REPORT

OF

THE COMMITTEE OF ENQUIRY INTO THE EXPENSES

OF

THE LIFE INSURANCE CORPORATION OF INDIA

PART 2

APRIL 1969

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सन्द्रमंत्र तथने

APPENDIX 1

(CHAPTER-INTRODUCTION)

(Copy)

To be published in Part I, Section 1 of the Gazette of India Extraordinary, dated 24th July, 1967

GOVERNMENT OF INDIA

MINISTRY OF FINANCE

(Department of Revenue and Insurance)

Dated: 21st July, 1967

RESOLUTION

No. F.7(2) INS.II/67.—Expenses of management of the Life Insurance Corporation of India have been high, particularly recently. In view of the fact that economy in management is of utmost importance in life insurance, Government have decided to constitute a Committee to investigate this question in all its aspects and suggest measures for achieving economy. The Committee will consist of the following:

- 1. Shri R. R. Morarka-Chairman.
- 2. Shri Ravindra Varma-Member.
- 3. Prof. G. S. Diwan-Member.
- 4. Shri M. J. Rao (Office of the Controller of Insurance)—Member-Secretary.
- 2. The following will be the terms of reference of the Committee:—

To investigate into the causes of the present high level of expenses of the Corporation as indicated by its renewal expense ratio, and to recommend measures, administrative or otherwise to bring it down to reasonable levels so as to subserve the maximum interests of the policyholders.

- 3. The headquarters of the Committee will be at Bombay.
- 4. The Committee will start functioning from 21st July, 1967 and will submit its report within a period of six months from the date of its appointment.

(Sd.) P. GOVINDAN NAIR. Secretary to the Government of India.

F. No. 7(2)INS.II/67.

New Delhi, 21st July, 1967.

ORDER: Ordered that a Copy of the Resolution be communicated to all concerned.

Ordered also that the Resolution be published in the Gazette of India for general information.

(Sd.) P. GOVINDAN NAIR, Secretary to the Government of India.

APPENDIX 2

(Chapter I—Para, 1.9.25)

Various Cost Ratios of Divisional Offices of the Life Insurance Corporation of India

NORTHERN ZONE

Year			Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio	Overall Expense Ratio	Renewal Expense Ratio	New F Business Cost Ratio	Renewal Cost Ratio
•			Ajn	ner D.O.		Сн	andigarh	D. O.	
1958	•	46.01	7.40	86.96	36.78	55.91	8.90	76 · 85	27.∞
1959	•	32.94	7.70	69.69	17.13	44.95	9.20	72.57	23.14
1960	•	34.70	6.70	69·36	17.24	39.53	9.40	72.68	19.76
1961	•	35.71	9.50	68-97	18.88	39.28	12.54	73.57	20.91
1962-63	•	37 · 86	15.15	74.14	21.22	38.26	14.16	72.63	22.01
1963-64	•	35.23	10.15	69.51	19.30	33.95	13.59	74.94	18.79
1964-65	•	34.76	14.19	7 5·78	19.25	32.39	15.98	77:94	19.23
1965-66	•	33.35	16.08	74.93	19.31	33.24	18.52	89·36	23.71
1966-67	•	32.77	17.16	80.06	20.41	31.91	17.70	80.07	19.57
_			elhi D.O			Juli	undur D.	0.	
1958 .	•	39.56	0.00	68.33	20.69	66-62	14.43	77.98	29:40
1959 .	•	30.01	0.80	61.39	15:42	46.35	11.81	74.52	24.06
1960 .	•	28.53	3.30	61.66	15.04	40.48	7:43	69.81	20.96
1961 .	•	23.45	4.71	61.13	15.12	38.43	9.41	70.02	20.25
1962-63 .		21.35	5.96	54.28	14.63	38·0 5	12.09	70 · 18	21.52
1963-64	•	23.11	6.16	57.74	14-20	33.42	12.98	72.31	19·12
1964-65 .	•	22.32	9.48	64 ·7 7	14 · 15	32.45	17.19	81 · 33	19·26
1965-66 .		22.14	10.64	69.08	14.11	30.93	17.81	83.04	19.38
1966-67 .	•	21.20	9.00	62 · 17	14.94	31 · 13	17.37	81.87	19·26

APPENDIX 2-contd.

Various Cost Ratios of Divisional Offices of the L. I. C.

SOUTHERN ZONE

Yes	ar	Ex	pense Ex	itio C	isiness			Renewal expense Ratio	New Business Cost Ratio	Renewal Cost Ratio
				Coimb	atore D.C).	Hyde	erabad D	.0.	
1958			49.88	7.61	68 · 59	28.59	55.24	21 · 16	75.13	33.91
1959			40-45	8.06	68.64	20.84	39.11	3.28	66· 5 0	18.64
1960		•	35.24	8.45	67.76	18.41	35.41	6.14	66·74	17.62
1961		•	30.19	6.60	63.07	16.55	33.27	5.63	64.24	17:34
1962-63			28.93	8.70	63 · 14	17.01	32.33	7.15	66-38	16.65
1963-64			27.51	8 · 46	62 · 84	16.19	27.99	3 · 20	59 · 69	14.67
1964-65		•	27.37	11.54	67.95	16.59	27.55	2.22	59.77	14.00
1965-66			27.40	12.16	68.05	17.00	25.02	2.93	56·36	13.85
1966-67			27.42	13.36	68 · 9 9	17.61	24.29	5.09	57:38	14.15
				Machi	lipatnam	D. O.	1	Bango	ilore D. C).
1958			42.43	14.72	68.63	26.14	39.29	19.62	67.31	27.73
1959			36.73	6.71	67:19	18:54	35.57	15.18	70.03	21.90
1960		•	33.32	7.26	66 · 47	17.22	31.23	15.34	68.72	20.54
1961			32.50	9.69	66 · 69	18.20	28 · 48	12.74	63.18	19.15
1962-63			30.54	12.20	67.95	18.39	30.44	14.56	65.05	20.70
1963-64			29.00	12.12	68-23	17.58	25.59	9.97	54.99	18.13
1964-65	, ·		26.81	15.25	75:35	17:49	26.50	9.02	57.03	17.68
1965-66	5.		27.62	16.73	81 · 42	17.76	24.76	8.25	55.11	16.7
1966-67	7 .	•	28.74	18.36	85.26	18.67	23.78	7.36	52.53	16-3
				Thanjavi		·				
1962-6	3 •	•	67.53	33.49	86.52	34.32				
1963-6	4 •	•	29 ·58	11.91	65.33	18.28				
1964-6	5 •	•	28.98	25.13	169-84	19.64				
1965-6	6.	•	31 · 16	31.03	3949.93	22.04				
1966-6	7 .		32.59	32.54	7413.33	24.79				•

^{*}Divisional Office was opened in 1962-63.

APPENDIX 2-contd.

Various Cost Ratios of Divisional Offices of the L.I.C.

SOUTHERN ZONE (contd.)

Υ	ear			Renewal Expense Ratio		Renewal Cost Ratio		Renewal Expense Ratio		Rerewal Cost Ratio	
				Maa	iras D.O.		Madurai D.O.				
1958	•	•	48.12	~ 0.98	63· 7 1	28 46	51.04	12.89	70.12	30.79	
1959	. ,		36.65	— 2·70	60.54	18.02	39.89	5.99	66 · 56	20.70	
1960	•		29.83	 2·17	54.46	16.18	34.30	9.17	66.62	18.89	
1961			26· 10	1.20	55·11	14.39	30. 55	9.19	65.10	17.48	
1962-63	•		26.93	5.17	57.96	15.69	27.66	11.55	65.20	17.46	
1963-64			25.27	6.27	58.96	14.90	27.20	10.21	62.83	.17.27	
1964-65			23.82	3.19	53:76	14:04	26.97	11.75	64.38	17.49	
1965-66			25.52	8·8o	61 - 22	15-81	27.71	14.17	67.74	18.56	
1966-67	•	•	24.14	8.18	57 - 68	15.62	27.94	15.28	69 · 94	18.93	
				Udipi .	D.O.		T	rivandrun	n D.O.		
1958			37.71	4.99	60:54	22 55	45.47	13.08	66.52	29.06	
1959			33.48	2.85	63 · 47	16.32	36.56	1.43	61 · 80	18.98	
1960			30.59	6.69	63:99	16 44	32.09	4.65	60.46	17.91	
1961	•		29.42	6.07	60.60	16.78	28.92	5.58	57.58	17.40	
1962-63			28·80	8.68	61.00	17.69	28.66	6.99	58.36	17.63	
1963-64			27.60	9.19	62.44	1 0 ·81	25.79	7:30	61·81	14.91	
1964-65			25.25	14.16	74.91	16.33	24.94	10.31	63.66	15.75	
1965-66			27.76	18.83	94.24	17.74	24.31	11.80	65.29	16.13	
1966-67	•		29.53	20.56	9 5 ·3 r	19.26	23 · 25	13.53	69.48	15.98	

APPENDIX 2-contd.

Various Cost Ratios of Divisional Offices of the L.I.C.

CENTRAL ZONE

	Year			Renewal Expense Ratio	New] Business Cost Ratio	Renewal Cost Ratio		Renewal Expense Ratio		Reriewal Cost Ratio
				Agra .	D. O.			Ind		
1958	•		57.36	0.26	80.51	26.94	50.52	3 · 89	73.43	23.44
1959	•		44.97	. 6 · 69	62.76	21.89	41.10	1.70	58 · 50	21.03
1960	•		44.82	17.02	77. 11	25:34	36.86	3 · 88	66.92	18.40
1961			39.04	14.33	72 ·33	16.74	31.66	5. 14	€3.24	17.07
1962-6	63 .		38.60	19.90	73.69	21.65	31.97	12 · 53	66.20	17 · 19
1963-6	54 .		33.07	12.94	72:35	19:39	28.91	6.37	63 · 60	16.31
1964-6	55		33.29	15.61	76:27	19:64	27.43	10.39	69.65	15.73
1965-6	66 .		32.47	15.81	76.78	19.55	28.71	11.80	69.54	17.41
1966-6	57 .	•	31.58	16.79	70:37	21.59	26 ·71	10.29	84·co	15.02
				Jabalp	ur D.O.		1	ucknow 1	0.0.	
1958		•	56.35	7:32	76.99	26.25	67.99	24.59	92 03	35.36
1959			42. 14		63:76	21.12	55.96	26.47	75.56	31.50
1960	•		37.09		6o·66	19.31	48· 1 4	21.86	80.91	28.03
196 I			32.64	1.61	58.65	18.33	40.29	15.09	73. 12	23.29
1962-6	63 .		33.70	7.78	61.08	17 · 67	41.74	25.20	77.98	17.52
1963-6	64 .		30.80	4.36	62.60	16.87	34.00	12.89	69.62	20.79
1964-6	65 .		30-41	10.96	71.23	16 · 84	35· 6 8	20· 10	82.20	22.05
1965-6	66 .		29.67	12.66	73·80	17:22	30.93	16.37	77:39	19 · 24
1966-0	6 7 .		29.02	16. 17	70:35	20. 17	31.83	19.60	60.76	24.85

APPENDIX 2-contd.

Various Cost Ratios of Divisional Offices of the L. I. C.

CENTRAL ZONE-contd.

Year			Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio			New Business Cost Ratio	Renewal Cost Ratio		
			Kanpur I	D.O.		Meerut D.O.					
1958 .			•••	•••	•••	•••	•••				
1959 .		40.28	•••	68.70	15-33	•••					
1960 .		38.85	7.22	70-35	19.74	36-31	7.21	69 · 74	18.55		
1961 .		34 · 12	9.23	70.53	17.60	33.33	8-05	67 · 18	17.95		
1962-63 .		34.50	16.19	68.58	20.13	33.71	14-67	68 · 49	18.75		
1963-64 .		30-26	9.54	68 · 18	17:32	30.46	8.97	68 · 34	17.01		
1964-65 .		30.39	14.26	74 71	18 18	29.77	10.38	68-93	16.93		
1965-66 .		30.05	12.85	69 · 67	18 73	28.74	11.19	70.77	16.78		
1966-67 .	•	28.77	14.73	70 · 77	18.98	28.39	12 · 59	70.36	17.45		
			Varanasi	D.O.	PAS						
1958 .		60-86	7.94	82.93	31 02)					
1959 •	•	50.06	11.46	73.60	26.92						
1960 .		44-21	11.93	74 94	22.99						
1961 .		39 · 24	8.46	68.57	21.09						
1962-63 ·		39.42	19-56	74.04	21.55						
1963-64 .		35 35	12.79	70-86	20.44						
1964-65 .		33 · 76	15.94	73.83	20.81						
1965-66 '.		. 35.77	18.83	79.91	21 · 97						
₹966-67 .		34 · 52	19 · 32	70.52	24.48						

APPENDIX 2 (contd.)

Various cost ratios of Divisional Offices of the L.I.C.

EASTERN ZONE

Year		Overall Expense Ratio	Renewal Expense Ratio	New Business Cost Ratio	Renewal Cosi Ratio	Overall Expense Ratio	Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio
			Calc	utta D.O		• • • • •	Asanso	ol D.O.	
1958		60 · 29	58.83	8 2 ·98	40.87	70-69	39.90	88.49	37.08
1959		43 · 46	9.80	72.23	24.39	52.44	16-23	75 · 75	28 · 08*
1960		34.41	10.34	70.75	22.21	43 · 65	13.72	73 · 18	23·6 <i>2</i>
1961		31.33	10.68	68 · 41	20.12	39-10	13.29	71.04	22.08
1962-63	•	31.57	14.91	71 - 12	20.82	36.68	13.64	68 · 85	22 · 10
1963-64	•	28.51	12.52	68 19	18.39	34.44	14.63	68.31	21 · 69
1964-65		25.91	11-47	65 82	17:52	31-69	14 · 12	71.86	19.60
1965-66	•	24 · 72	11.39	66 15	16-39	30.76	16.19	74.58	19.40
1966-67	•	24 · 26	12.24	68 68	16.67	31.09	19.65	85.69	19.49
			Ja!paig	uri D.O.		l _k	Patna	D.Q.	
1958		76.13	53 · 92	94.15	39 17	79.25	67-63	100.34	47·61
1959		58.67	29.70	85.76	30.95	57.00	30.66	83.41	33.78
1960	•	55.40	32.33	88 08	31.24	49.97	24.96	79.92	29.85
1961		46.26	21 · 18	75 · 97	23.92	41.73	18-66	74.67	24.95
1962-63		34.74	18.54	73 · 28	24.74	41.81	23.13	79:37	26.28
1963-64		40.54	17.07	72 · 22	24.34	36.73	19.22	76·01	23.05
1964-65		39.00	19.18	78 · 14	23.79	35.00	19-63	77.05	22.60
1965-66	•	36 · 67	19-96	78.34	22.36	34.47	17.24	74.51	21.34
1966-67	•	34.39	20.80	78.87	22.09	36.23	19.03	77.22	22.34

[APPENDIX [2 (Contd.)

Various Cost Ratios of Divisional Offices of the L.I.C.

EASTERN ZONE (Go atd.)

Year			Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio		Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio
			Mujaffar	pur D.O	•		Jumshea	lpur D.O.	
1 958		86-67	88.04	105-84	45.96	62.97	24.00	81.47	34.02
1959		58.73	23.31	80.84	31.03	45.40	7.45	68.52	24.12
1960	•	48.71	16.98	77.13	25.17	39.93	11.20	70.88	21.75
1961	•	43.48	14.05	73 · 36	23.29	34.91	10.03	67.77	19:42
1952-63		48.35	26.90	84.93	28.05	32.16	12.93	68.50	19.57
1953-64		39.80	19.55	78 : 36	23:37	27.59	.9.08	63.23	16.59
1964-65		40.35	21.08	79 64	24.11	28.71	11-17	64.76	17.87
1965-66		38 · 37	19.57	79:11	22 62	26.80	12.03	68.02	16.68
1966-67		39.34	21.08	81.17	23 · 36	27.15	14.40	71.55	17.82
	·		Cuti	ack D.O	Marin San		Gauha	ati D.O.	
1958		72.74	47.50	90.29	41.42	88.86	94.79	101.92	47.64
1959		59.80	31.23	86 20	32.36	56.32	19.70	78.29	30.50
1960		50.30	23.56	8o 86		45.10	14.28	70.04	26.75
1961		43.88	19.76	76.84	25.43	38.24	13.01	66.59	23.57
1962-63		40.90	23.21	82.26	25.11	36.44	13.83	67.30	22.64
1963-64		37.47	19.08	77.18	22.76	36.85	5.02	59.94	19.73
1964-65		23.23	16.80	73:45	20.98	31.81	10.42	66.44	20.98
1965-66		31.44	16.26	74.72	19.63	30.36	11.18	63.97	18.98
1966-67		33.67	18.75	76.45	21.69	28.15	15.80	74.64	18-27

APPENDIX 2 (Contd.)

Various Cost Ratios of Divisional Offices of the L.I.C.

WESTERN ZONE

Year			Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio	Overall Expense Ratio	Renewal Expense Ratio	New Business Cost Ratio	Renewal Cost Ratio
,		· ; ; ;	Boml	ay D.O.			Ahme	dabad D.	0.
1958		38.67	Minus	53.68	22.06	51.14	2.13	67.52	29.96
1959 .	•	29.82	Minus	52.80	14.55	39.94	3.20	66.32	20.41
1960	•	24.96	Minus	51.72	13.34	31.92	6.47	64.34	17.46
1961 .		22.00	M:nus	50.16	12.63	29.42	5.36	61 · 13	16.64
1962-63		21.79	1.25	51.74	13.13	26.43	7.63	60 · 19	16.32
1963-64 .	•	19.81	0.50	49.37	11:96	24.01	5.76	58.95	14 21
1964-65 .		19.81	2.18	51.04	12.59	23.31	8.52	61,06	14.93
1965-66 .		18.99	2 46	50.09	12.33	22.61	8.40	61.35	14.31
1966-67 .		18.37	4.42	52.99	12.21	22.00	8.17	60·01	14.18
		,	Nagp	ur D.O.	STIPE)	Nası	ik D.O.	
1958 .		58 · 49	27.45	77.46	39 · 18		٠,		• •
1959 .		45.38	18.80	76-10	26.66	37:35	7.84	69.33	19.03
1960 .	•	39.59	14.49	72.19	23.28	37.16	11.34	68 · 12	21.73
1961 .		36.21	11.21	69.25	20.67	33.13	7.11	62.60	19.41
1962-63 .		31.61	10.80	62.86	20.18	34.00	12.92	66.97	21.37
1963-64 .	•	28.24	10.95	66.87	17.15	30.26	11.45	65.56	18.86
1964-65 .		27.79	12.26	66.33	17.92	30.54	14.47	69.62	19.78
1965-66 .		28.67	13.23	69·80	18-26	29.57	15.43	71.94	19.69
1966-67		27.35	12.80	65.99	18-24	29.57	16.76	71.80	20.47

APPENDIX 2 (Contd.)

Various Cost Ratios of Divisional Offices of the LIC

WESTERN ZONE (Contd).

Year	Overall I Expense Ratio			Renewal Cost Ratio	Expense	Renewal Experse Ratio	New Business Cost Ratio	Renewal Cost Ratio
		Poo	na D.O.			Rajkot	D.O.	
1958 .	. 31.65	12.74	61 · 94	21.77	••	••	•••	••
1959	. 42.35	20.39	75.26	26.88	36.40	Minus	61.01	15.69
1960 .	. 34.89	11.66	67-60	20.94	32.30	0.16	60.97	16.55
1961	. 32.59	12.72	67.81	20.22	29.35	4.53	58.84	16.77
1962-63 .	. 31.99	12.37	65.85	20.95	28.61	7.25	60.89	17.32
1963-64 .	. 27.98	10.38	62.81	17:91	18.99	4.00	57:53	13.46
1964-65 .	. 28.11	12.71	64.27	18.56	25.89	9.78	64.20	16.11
1965-66 .	28.31	14.08	67:11	19.01	24.96	11.15	67.16	15.86
1966-67 .	. 27.03	15.43	72.22	18-77	24.45	12.70	68.78	16.39
		Sataro	D.O.	33178	1	Sura	ıt D.O.	
1958 .			The state of		49.58	8.10	67.56	30.65
1959 .	. 21.19	7.49	64 86	12:42	39.43	5.88	67.86	20.17
1960 .	. 23.40	7.51	57-62	15.11	32:33	5.76	63.17	17.87
1961 .	. 27.61	11.94	65.61	17.88	28.46	5.12	60.48	16.11
1962-63 .	25.35	18.05	67.57	15.73	27.96	6.71	60.76	16.53.
1963-64 .	. 32.09	13 80	70.08	19.65	23 · 19	5.23	58.43	13.45
1964-65 .	. 31.98	15.67	73.26	20.18	23 · 16	7:30	61.25	13.99
1965-66 .	. 30.79	17.03	78-80	20.38	22.24	7.78	60.70	13.83
1966-67 .	. 29.92	17.17	76.72	19.82	21-41	7.98	60.14	13.72

APPENDIX 3 (Chapter II Para 2.2.1)

	10.66	20.01	1060		900			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7,77	
	•644	4594	opát.	1961	15 Months	1903-64	1904-05	1903-60	1900-07	80×2061
Completed Business	-344,68,00	0 -439,£7,00	497,54,00	608,82,00	745,96,00	762,76,00	701,08,00	797,79,00	770,27,00	-844,51,18
Premium Incoms:										
First Year Pre-	13,65,88	17,67,80	20,06,79	23,07,67	30,69,30	28,86,49	29,40,87	31,35,82	32,03,32	34,12,90
Renewal Pre-	59,04,96	66,48,14	76,04,25	88,60,07	118,92,78	116,04,23	z5:60°1£1.	146,29,27	162,64,17	176,25,65
Single Premium	37,02	30,07	77,93	62,35	75,46	1,40,79	1,06;25	39,95	59.44	1,14,83
Consideration for Annuities gran- ted	54,60	46,52	66,27	93:31	67,86) Turk	68,63	1,81,18	1,71,22	1,46,37
Total .	73,62,46	84,92,53	97,55,24	112,93,60	151,05,40	146,72,98	162,25,27	179,76,23	196,98,15	213,00,95
Expenses of Management	% to F. Yrs Prem.	% to F. Yrs Prem.	%to F. Yrs Prem.	% to F. Yrs Prm.	% to F. Yrs Prm.	% to A. Yrs Prem.	% to F. Yrs Prem.	% to F. Yrs Prem.	%to F. Yrs Prem.	% to F. Yrs Prem,
(A) First Year's Commission	4,06,04 29.65	5,21,43 29.49 5	5,85,38 29.16 6,79,45 29.45		8,83,26 28.78 8,18,96 28.37	8,18,96 28.37	8,62,56 29:33	20.62 26'60'6	9,40,5029°35 10,01,42 29°33	ro,o1,42 29'33
Borus Commis- sin to Deve- lepment Offi- cers	14,76 1.08	76. 81.71	21,94 1:09	22,42 '97	21.74 .71	17. 55,05	23,64 -80	18. 05.22	23,01	15,06

Total . 4,20,80 30.73 5,38,61 30.46 6,07,32 30.25,7,01,87 30.42 9,05,00 29.49 8,39,51 29.08 8,86,20 30.18 9,35,42 29.83 9,63,51 30.07 80,16,48 29.77

14 M. of Fin.—2.

														ı									
(B) Salaries (including all Allowances, P.F. Contributions etc. of Development Officers	425 = 74 · · · · · · · · · · · · · · · · · ·	1,54,29 11 30		1,63,889.27	1	1,93,29	9.63	1	.27 9	55 3,20	2,20,27 9.55 3,20,75 10.45	1	62,91,	. 76·01	16.79 10.97 \$3,65,08	12.41	1	4,22,08 13.46	6 4,58,96	i	14,32 5	5,00.48 14.66	14.66
Bonus to Development Officers	7즉.	:	:	:	:	•		:	:	:	:	:	:		:	•	:	:	5	61. 51'62		:	:
Conveyance Allowance to Dev. Officers & others	78.		•			. 72,73		3.62	87,34	3.78	1,27,92	4.17		1,18,53~4.11	I 1,29,89		4.41 (1,34,01		4·27 I,	6,36,79	4 · 27	1,50,61 4.41	4
Travelling Bx- penses of Dev. Officers & others .		79,87	5 · 84	93,55	5.59	39,08		. 56-1		8	777.37	2 . 52	63,07	07 2 19	9 65,21				2.17		2.35	77,74	2 . 28
Medical Rees	٠		v	1,13,26		-			72,66	4.30	1,04,60	0 -3.41	Ain	1	and the state of the	æ	ı,		4		2 · 88	94,48	71
Advertisement . Policy Stamps ,		11,03	18.	16,67	1.25			6 8	22,00	.95	32,59	71.1.	17/11	34,55 I.20 28,86 I.00	0 28,24		7 6 96 86	24,80 32,28 I	. 79	24,71	77.	19,94	. 58
Motor Car Bx- penses		5,23	.38	7,43					10,84	7 =	15,84		ľ	124						23,13	.72	28,28	
Total . Total (A+B)		3,49,45 25 58	100	4,16,81 9,55,42	1 1 - 1	23.58 4,65,49 23.20 54.04 10,72,81 53.45	49 23	1 1-1	5,11,23	22.14	7,15,0	7,15,05 23·30 5,20,05 52·79	1 12.1	6,71,53 23.27 5,11 04 52:35	1 121	7,31,13 24.86	1 1 1	25.	52 18,		1 27 · 19 9,04,6 57 · 26 19,21,10		2 26.5
(C) Renewal Com-]		% to Ren. Prem.		,2 88 43	% to Ren. Prem.	2	% to Ren. Prem.		, E	% to Ren. Prem.	00	% to Ren. Prem.	\$ 22.93	% to Ren. Prem.	8	% to Ren. Prem.	%" L	% to Ren. Prem.	_	% to Ren. Prem.		28	Ren. Prin.
Compensation to Special & Chief Agents		6,55		5,21	80.		t				3,64					•	<u>+</u>		~			:	
Total .	. 2,	2,51,38	4:27	2,93,94	4	3,42,04	l .	4.50 4,	4,15,80	4.69	5,24,37	14.41	5,25,63	63 4.53	3 5.78.10	17.7 01		6.44.48 4	4.41 7,	7.30.73	4.40	7.88.71	4.47

APPENDIX 3-conid.

(Amounts in Thousands of Rupees)

Feb. Feb. Feb. Feb. Feb. Feb. Feb. Feb.			1961	15 Months	1963-64		1964-65	1965-66		1966-67	1967-68
,26,59 1·74 1,43,09 1·70 1, ,18,17 8·50 6,51,06 7·74 7; ,71,78 ·99 71,06 ·84 ,40,91 ·56 49,87 ·59 8,94 0·12 12,21 0·15 7,48 0·10 5,98 0·07 5,43 0·07 7,82 0·09 10,51 0·15 8,38 0·10		%to FVP & Ren. Prem.	Ren.	% to FVP & Ren. Prem.		to FVP & Ren. Prem.	%to FVP & Ren. Prem.	% to FVP Ren. Prem.		to FVP & Ren. Prem.	% to FVP Ren. Prem.
71,78					<						
6,18,17 8:50 6,51,06 7:74 7; 71,78 '99 71,06 '84 40,91 '56 49,87 '59 8,94 0'12 12,21 0'15 7,48 0'10 5,98 0'07 5,43 0'07 7,82 0'09 10,51 0'15 8,38 0'10	1,71,92	1.78 1,95,86	6 1.75	1.75 2,80,50 1.88 2,43,87 1.68 3,10,41	2,43,87	68 3,10,4	1.93	3,26,30 I 84 3,43,31	4 3,43,31	1.76 3.76.77	76.77 1.79
40,91 · 56 49,87 · 59 8,94 0· 12,21 0· 15 7,48 0· 10 5,98 0· 07 5,43 0· 07 5,43 0· 07 5,43 0· 07 5,51 0· 15 5,43 0· 07 5,51 0· 15 5,		7.66 8,14,88		7.30 12,45,73 8.32 10,51,96 7.25 12,05,69	7 96,15,01	25, 12,05,69	7.51	,85,83 7.80	7.80 15,35,49	7.89 17,30,03	
40,91 · 56 49,87 · 59 8,94 0·12 12,21 0·15 7,48 0·10 5,98 0·07 5,43 0·07 7,82 0·09 10,51 0·15 8,38 0·10	84,54	.88 92,75	.83	1,38,19 .92	.92 1,15,17	·80 I,37,5t	98.	t,57,14 ·8	.88 I,78,18	7 76.	2,02,64 0.96
40,91 · 56 49,87 · 59 8,94 0·12 12,21 0·15 7,48 0·10 5,98 0·07 5,43 0·07 7,82 0·09 10,51 0·15 8,38 0·10	:	 				: 31	:	:	49,36		
8,94 0.12 12,21 0.15 7,48 0.10 5,98 0.07 5,43 0.07 7,82 0.09 10,51 0.15 8,38 0.10	65,28	0.58 59,47	7 0.53	66,09 0.44		95,55 0 65 1,04,33	9.0	1,08,76 0.62	_		1,29,58 0.62
5,43 0.07 7,82 0.09 10,51 0.15 8,38 0.10	14,19	0.15 19,22	2 0.17	25,92 0.17	26,74	0.18 28,32	81.0	40,53 0.23	47,61	0.24	55,53 0.26
5,43 0.07 7,82 0.09	6,12	9.00	90.0 9	8,87 0.06	.0 \$6'9	0.05 7,87	50.0	7,64 0.04	7.49	6.04	50.0 08'6
10,51 0.15 8,38 0.10	8,56	09'6 60.0	60.0	13,94 0.09	06,11	0.08 12,91	80.0	12,53 0.08	14,10	1 10.0	14,58 0:07
000	8,87	0.00 675	80.0 6	12,94 0.09	10,28	98,01 70.0	20.0	12,29 0.07	11,67	90.0	12,14 0.06
39,54 0.62 39,19 0.70	0 91'99	62'92 69.0	•	1,09,73 0.73	90,82 0.	0.63 84,35	0.53	86,50 0.48	. 60,33	0.46	98,32 0.47
Postage, Tele-grams & M.O. Com- mission . 52,16 0.72 \$6,71 0.67 6	61.23 c	0.64 68,34	19.0	79.0 71.96	87,59	0.69 89,17	89,17 0.56	87,80 0.49	60,06	97.0	£7.0 67.06

	1958		1959		0961		1961	7. Z.	1962-63 15 Months	ž	79-69 61	3	ĩ	1965-66	8	1966-67		6 1	1960-68	
Telephone charges	6,47	6.47 0.09	7.05	80.0	69'6	0I.0	11,65	01.0	17.58	0.12	15.91	0.13	17.46	11.0 \$	19,93 0.11	11.0	24.07	61.0	24.75 0.12	0.13
Electricity Charges .	7,81	11.0	7.56	60.0	9.35	0.10	10,65	01.0	14.94	01.0	13,06	8.0	14650.09		15,75 0:09		18,46 0:09		19.35	€0.0
Tabulating Marchinesis Ren- tal and Maintenance		13,27 0.18	14,31	0.17	17,51	81.0	27.70	0.25	58.40	98.0	16.97	0.33	53.65	££.0	62,94 0	58.0	73.56	9.0	94,30	9.45
General Charges	27,24	0.37	27.43	0.33	31,67	6.0	38,56	0.34	53.46	98.0	39'89 0.29	0.39	47,06	0.30	75,04 0	67.0	57.17	0.45	89.00	.0
Auditors' Re- muneration	2,50	6.03	3.48	90.0	3,48	7 0.0	3,48	0.03	3.96	60.0	3,96	60.0	3.95	0.0	3,92 0	69.0	4,33	2 0.0	4.21	6.0
Director's Fees	7	:	1.5	:	2	:	H		23	23	2		22	:	%	:	2	:	6.	:
Rents of Office belonging to and occupied by the Corporation	5E.0 96'7E	0.35	28,68	4€. 0	35,74	0.37	वेच नय ह	3	8,68	5E.0	0.35 48,45 0.33	3	61,55	88 8.0	.0 61,19	88.0	73,23 0	0.37	83,90	97. 0
Rents of other Offices oc- cupied by Corposition	15,21	12.0	0,40	61.0	17,76	81.0	20,18	81.0	30,97	0.21	27,17	61.0	29.41	81.0	.0 689 0.	6 44 3	\$1,33 Q	91.0	31.76	o. 15
Depreciation on Furniture and Machi- nery, etc.	\$1.0. 06'01	\$1.0.	11,92	7 1.0	15,68	91:0	21,93	0.70	49,61	0.33	48,27	0.33	44.53	44.53 -0-28	8,08	0.17	55.25	ξr. a	% %,90	# .0
Buildings De- partment Re- venue Ex- penditure	:	:	10.4	\$0.0	6,46	0.07	3,95 0.04	70.0	9,33	90.0	80,8	90.0	10,59	10,59 0.07	17.74 0:09		11.0 90*12	11.0	25,36 0.12	0.12
Free Insurance	4.60	20.0	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:

21,36,24		1958	1959	1960	1961	1962-63	1963-64	1964-65	1962-66	19-9961	1967-68
29.01 28.68 28.45 27.97 29.31 27.46 27.55 27.55 27.72 15.46 13.92 12.90 12.44 14.69 15.91 17.46 14.69 15.91 17.64 68.12 67.60 66.26 68.09 66.10 69.16 69.96 72.13	Total Expenses of Manage- ment (A+B (C+D)		24,25,37	27,74;81	21,58,86	46.78.54	40.39.44	44,69,92	8.12.14		\$\$.675
15.46 12.92 12.90 12.43 12.46 14.69 14.69 14.69 14.69 14.69 14.69 16.96 10 69.16 69.96 19.60 18.00 18.	RALL EX- NSE RA- TIO	19.01	28.68	28.45	75.75	29.31	27.46	27.55	27.5		•
71-64 68-13 67-60 66-25 66/10 69-16 69-96	INBWAL J IPENSE ITIO	15.46	13.92	12.90				3 5	; ş		
19.60 UP TO 18.10 P.	' BUSI- ISS COST TIO .	79.14	68.13	67.68	-11 95 -11 95 -11 95	88.08		i y			
	RENEWAL COST RA-1 TIO	9.61	. O. 41	18.63	2	3	80.00	5 W			71.25

APPBNDIX 4 (Chapter II—Para 2:5:12)

	Amounts in Thousand of Rupecs
Į Į	<u>ي</u>
Premium Income and Revised Cost Ratios of various items of expenses of the Life Insurance Corporation of	

		!								
	1958	1959	0961	1961	1962-63	1963-64	1964-65	99-5961	L9-996I	1967-68
Completed Business	344,68,00	429,17,00	344,68,00 429,17,00 497,54,00 608,82,00 745,96,00 702,76,00 701,08,00 797,79,00 770,27,00 844,51,18	608,82,00	745,96,co	702,7 6, C0	701,08,00	797,79,co	770,27,00	844,51,18
PREMIUM INCOME: First year Premium	13,65,88	17,67,80	20,06,79	123,07,67	30,69,30	23,07,67 30,69,30 28,86,50	29,40,87	31,35,82	32,05,32	34,13,90
Renewal Premium .	59,04,95	66,48,14	76,04,25	88,60,07		118,92,78 116,04,23		131,09,52 146,29,27 162,64,17 176,25,65	162,64,17	176,25,65
Single Premium	37,02	30,07	77,93	62,36	75,46	1,40,79	1,06,25	29,95	59,44	1,14,83
Consideration for Annuities .	54,59	46,52	66,27	63,52	67,86	41,47	68,62	81,18,1	1,71,22	1,46,57
Total	73,62,44	84,92,53	97,55,24	112,93,62	151,05,40	97,55,24 112,93,62 [151,05,40 [146,72,99 [162,25,26 [179,76,22 '196,98,15	162,25,26	179,76,22	196,98,15	213,00,95
		<u> </u> 	% Cost Ra	tios To Tc	otal First Y	% Cost Ratios To Total First Year Premium (Revised)	m (Revised	(i		
EROOFS: A & E	1958	1959	0961	1961	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68
I. First Year Commission .	27.86	28.27	27.20	27.92	27.50	56.69	27.69	27.19	27.39	27.24
2. Bonus Commission to Development Officers	10. İ	£6.	20. Í	2 6.	89+	.67	92.	92.	19.	ř\$.

3. Salaries (including allowances, P.F. Contributions, etc. of Development Officers	65.01	8.89	86.8	\$0.6	86.6	10.32	11.72	19.61	13.37	E3.IS
4. Conveyance Allowances to Development Officer & others	× × × × × × × × × × × × × × × × × × ×	20.5	3.38	3.59	3.98	3.86	4.17	4.01	3.98	4.10
5. Travelling Expenses of Development Officers & others	}) n	I · 82	1.90	2.41	5.06	5.09	2.04	2.19	2.12
Total of (2) to (5) Procuration Staff Emoluments	17.08	14.89	15.20	15.46	20.71	16.91	18.74	19.42	20.21	18.61
6. Medical Fees	5 · 87	6.14	5.50	4.08	3.26	3.08	3.07	3.06	5.68	2.57
7. Advertisements	.75	1.20	. 64	06:	1.12	1 · 12	16.	.74	.72	. 54
8. Policy Stamps	.63	8.	. 93	1.04	10.1	.94	.65	96.	8	8
9. Motor Car Expenses	.36	.40	39	45	.49	oŞ.	. 58	59.	89.	.77
Total	52.85	\$1.80	49.86	49.85	50.43	49.24	16 · 15	\$2.02	\$2.58	51.83
Ogilogo			%	Cost Ra	Cost Ratios to Renewal Premium	rewal Pre	mium			
2000	1958	1959	1960	1961	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68
Renewal Commission	91.4	4.34	4.4	4.65	4.38	4.50	4.39	4.39	4.49	4.45
Compensation to Special and Chief Agents	0.11	80.0	90.0	0.04	0.03	0.03	0.05	0.05	:	• :
Тотаг	4.27	4.42	4.50	4.69	4.41	4.53	4.41	4.41	4.49	4.42

APPENDIX 4-(contd.)

GROUP-D	1958	1959-	1960.	1961	1962-63	1963-64	1964-65-	1963-66	19996-67	1967-68
1. Salaries (including Allowances, P. F. Contributions, Overtime, etc. to Administrative Staff (Class I, III & IV)	:60.11	61.01	10.17	71.6	10.44	9.62	61.01	10.39	10.45	10.84
2. Bonus and Free Insurance.	.36				6	,		; š	\$2.	9
	90.	2	2	. X3		Ş.	7 0.	8	98. •	ફ ^ર
5. Gratuity	. 12	41.	4 4 4 4 4 4	. 17	91.	ж •	81.	.23	7 5.	92.
Total Administrative Staff		ঘৰ								
Emoluments (A.S.E.)	11.83	10.92	10.88	10.47	10.11	10.45	10.11	11.22	11.80	62.11
4. Law Charges	01.	20.	90.	90.	90.	\$0.	\$0.	† 0.	7 0.	\$0.
5. Receipt Stamps,	10.	60.	60.	6 0.	60.	80.	80.	80.	20.	40.
6. Bank Charges	. 14	01.	6 0.	80.	80.	40.	40.	<i>L</i> 0.	90.	o.
7. Printing and Stationery	18.	02.	89.	89.	69.	29.	.52		94.	. 46
5. Postage, Telegrams and M.O. Commission	12.	29.	£9.	19.	\$	%	\$\$.	\$.46	4
9. Telephone Charges .	8	80.	01.	01.	11.	01.	11.	11.	.12	.13
10. Electricity Charges	II.	8	01.	60.	8	8	8	\$	8	60.

11. Tabulating Machines— Rental and Maintenance.	.18	. i7	• 1 00	.2 \$.33	.3ò	33	. 3 S	. 37	ż
12. General Charges	.37	.33	.33	.34	.34	.39	62.	7.	‡	.41
13. Auditors' Remuneration .	.03	.04	.03	.03	60.	£ 0.		70.	.03	.00
14. Directors' Fees	:	:	:	:	:	:	:	:	:	:
15. Rent of Offices belonging to and occupied by the Corporation	.34	.34	.37	¥	£ .	.33	.38	.37	.33	•
16. Rents of other Offices occupied by the Corporation.	.21	61.	.18	81.	61	61.	81.	11.	91.	.15
17. Depreciation on Furniture and Machinery .	\$1.	141	91:	61.	.31	.33	72.	72.	. 78	.58
18. Buildings Department Expenditure	:	44 44 80	.07	6.	%	.0 %	٠٥٠	·10.	ăI.	. 12
TOTAL	15.14	13.97	13.94	13.55	14.32	13.58	14.02	14.28	14.85	14.88
O E R (Overall Expense; Ratio)	10.62	28.68	28.45	27.97	29:31	27.46	27.55	27.55	27.72	27.53
R E R (Renewal Expense Ratio)	15.46	12.92	12.90	12.43	14.13	13.46	14.09	14.69	16.51	15.90
N B C R (New Business Cost Ratio)—(Revised)	64.69	68.77	63.80	63.40	64.75	62.82	68.93	66.30	67.43	12.99
R C R (Renewal Cost Ratio) (Revised)	14.61	18.39	18.44	18.24	18.73	18.11	18.43	69.81	19.34	08.61

APPENDIX 5

(Chapter II-Para 2.6.2)

Statement showing (1) New Business Cost Ratios and (2) Renewal Administration Cost Ratios of various Divisions of the Corporation as worked out by Internal Audit Department and Accounts Department

Note:—For each Division, Ratios given on top are of Internal Audit Department and those given below are of Accounts Department.

WESTERN ZONE

	New Business Cost Ratio Renewal Adm. Cost Ratio
DIVISION	1962- 1963- 1964- 1965- 1966- 1962- 1963- 1964- 1965- 1966- 63 64 65 66 67 63 64 65 66 67
1. Bombay .	58·53 58·53 58·84 59·75 64·49 II·04 II·04 I0·44 9·95 9·84 51·56 49·20 50·74 49·82 52·68 I2·94 II·79 I2·28 I2·06 7·90
2. Ahmedabad	70.41 67.04 71.13 72.46 71.32 13.74 12.19 11.66 11.47 11.11 60.19 58.96 60.98 61.34 60.01 16.32 14.19 14.85 14.31 14.18
3. Nagpur .	69.45 78.23 72.71 79.81 77.29 15.44 12.95 14.66 15.73 14.61 62.86 66.87 66.33 69.30 65.99 20.18 17.15 17.92 18.26 18.24
4. Nasik .	75.66 74.76 80.93 87.19 88.66 18.16 14.99 15.37 15.40 16.28 66.97 65.54 69.68 71.96 71.80 21.37 18.86 19.77 19.69 20.47
5. Poona .	72.75 69.37 73.74 80.74 91.37 15.87 14.00 14.36 14.39 14.00 65.85 63.35 65.53 68.82 71.22 20.95 17.64 18.65 19.05 18.77
6. Rajkot .	71.91 71.42 77.90 86.31 91.59 14.76 11.43 9.14 11.71 12.70 60.59 57.53 64.20 67.16 68.78 17.33 13.46 16.11 15.86 15.39
7. Satara .	82·40 79·21 83·55 91·24 94·66 19·70 16·74 17·10 16·53 16·00 67·57 70·08 73·26 74·80 76·72 15·73 19·65 20·18 20·38 19·82
8. Surat .	68·60 66·95 70·99 72·61 68·54 12·83 10·84 11·19 11·20 12·05 60·76 58·32 61·25 60·70 60·14 16·53 13·45 13·99 13·82 17·72

APPENDIX 5-contd.

(Chapter II-Para 2.6.2)

CENTRAL ZONE

DIVISION	New Bu	siness Cost Ratio	Renewal Adm. Cost Ratio.
	1962- 1963	- 1964 - 1965- 1966-	- 1962- 1963- 1964- 1965- 1966-
	63 64	65 66 67	63 64 65 66 67
1. Kanpur .	. 76·93 79·74	87·51 84·06 92·11	10·00 12·19 12·88 13·81 13·22
	68·61 68·18	74·71 69·67 75·68	20·17 17·32 18·18 18·73 17·84.
2. Lucknow	. 85·09 71·40	90·39 93·28 91·15	18·60 18·76 16·63 13·68 15·96
	77·99 69·62	82·20 77·93 76·70	0 25·20 20·79 22·05 19·24 21·00
3. Agra .	. 83·20 85·22	88·32 90·55 94·53	17·35 14·26 14·46 14·59 14·78
	73·70 72·35	76·27 76·78 75·91	21·93 19·39 19·64 19·55 20·17
4. Meerut .	. 75·92 76·57	76:00 80:98 86:03	14-93 14-10 13-69 13-67 13-39
	68·50 68·34	68:93 70:77 72:63	3 18-76 17-01 16-93 16-78 16-85
5. Indore .	· 75·93 71·65 66·92 63·60	79.08 80.84 91.95 69.65 69.54 74.39	13·17 12·93 12·25 14·12 13·26 17·21 16·31 15·73 17·41 16·98
6.¶abalpur .	. 72·70 68·32	78·59 87·23 100·00	13·92 14·01 13·54 13·34 13·68
	61·10 62·60	71:23 73·80 69·97	17·68 16·87 16·84 17·22 18·11
7. Varanasi .	. 81·72 75·09	83·46 92·28 91·23	11.80 19.09 16.66 17.59 17.61
	74·08 70·86	73·83 79·91 78·08	3 21.59 20.44 20.81 21.97 22.37

APPENDIX 5-contd. (Chapter II-Para 2.6.2)

EASTERN ZONE

	Ŋ	ew Bus	iness (Cost R	atio	Re	enewal	Adm.	Cost R	atio
DIVISION	1962- 63	1963- 64		1965- 66	1966- 67	1962- 63	1963- 64		1963- 66	1966- 67
1. Calcutta .	. 81·29 71·12	81·31 68·19	79.18 65·82	74·87 66·15	89·12 68·75	15·21 20·82	13.11	13·03 17·52	13·43 16·39	11 61 16 67
2. Asansol .	. 74·80 68·76								14·96 19·40	
3. Cuttack .	. 95·23 82·25								21·44 19·63	
4. Gauhati .	. 84·23 67·30								14·17 18·98	
5. Jalpaiguri	. 81·93 73·28	79·40	85·34 78·14	90.01 78:34	103·3	0 18-2	0 18·16	23.79	16·75 22·36	16·01 22·09
-6. Jamshedpur	. 76·33 68·50	72·11 63·23	79:66 64:76	76·28 68·02	87:67 71:55	15.66	12·75	12.41	14·02 7 16·68	14·32 17·82
7. Müzəffərpur									18·63 122·63	
8. Patna .	. 89·7: 79·3								5 16·3; 0 21 ·3;	

APPENDIX 5-conid.

(Chapter II-Para, 2.6,2)

SOUTHERN ZONE

Division		New	Bu	sin	ess	Co	st J	lati	0		Re	nev	vel	Ad	m.	Cos	st R	atic	,	
		1962- 63	196	3- 54	190	54- 55	196	55- 6	19	56- 57	196	52- 53	19	53- 54		64- 65	196 6	5- 6	196	56- 57
I. Madras	•	65·24 57·96	67 · :	24 96	70°	68 76	N 61.	.A.	63 57	· 13	10	· 22 · 69	12 14	· 30 · 90	12 14	· 07 · 04	N.	.A. 81	14·: 15·	25 62:
2. Bangalore		71·70 65·05	68· 54·	78 99	61 57	8 3	66. 55.	42 11	74 52	97	16·	60 70	14· 18·	62 12	18· 17·	15	18 · 4	12 71	16·	17; 3 2 :
3. Coimbatore		72·60 63·14	72· 62·	82 84	67: 67:	50 95	68 68	53 05	83 68	15 99	13	80 01	16	05	16 16	70 59	17:	51 00	14	27 61
4. Hyderabad.		72·57 6 6 ·38	68 59	57 69	62. 57	65 77	62 56	20 36	74 67	-89 -38	13	· 65	11 14	: 76 : 67	14 14	· 60 · 00	14.	55 85	12· 14·	•
5. Madurai .		79:77 65:20	74 · 62 ·	95 83	84 · 64 ·	83	67 67	53 74	78 69	34	15	14 46	14 17	14 • 27	18 17	· 66 · 49	18·	59 56	18.	
6. Machilipatnam		81·40 67·95	80·	06 23	66 75	93 35	66	14	83 85	· 23 · 26	13	· 06 · 39	14 17	· 58	17 17	· 04 · 49	15.	91 76	18.	88 67
7. Trivandrum	•	64·42 68·36																	15	17 98
8. Udipi .	•	61.00 61.00	72· 62	34 • 44	77 74	·89	73 1 94	· 56	75 1 9:	: 14 5:31	14 [17	• 42 7• 69	13	· 61 5·8:	12 []	· 04 6· 33	12· 3 17	60 • 7 4	13	· 50 · 26
9. Thanjavur		79·77 86·52	74 65	33	78 169	· 58	94 394	0·0	o 93 7	88· 7413	40 3133	15· 34	14 · 32	14· 18·	83 58	13.	79 I 64 2	5 · O	0 15 4 24	·40 ·79

APPENDIX 5-contd.

(Chapter II-Para. 2.6.2)

NORTHERN ZONE

Division	New Business Cost Ratio Renewal Adm. Cost 1	Ratio
21	1962- 1963- 1964- 1965- 1966- 1962- 1963- 1964- 1965 63 64 65 66 67 63 64 65 66	
7. Ajmer .	. 81.43 71.74 73.70 74.62 78.66 17.96 17.08 18.90 19.34	20.27
	74.14 69.51 75.78 74.98 68.06 21.22 19.30 19.25 19.36	10.41
2. Chandigarh	. 80.60 74.91 77.24 85.08 82.30 17.80 18.75 19.25 19.81	19.58
	72·63 74·94 77·94 89:36.80·07 22·01 18·79 19·23 23·71	19.57
3. Jullundur	. 70.44 84.33 85.06 83.03 83.25 21.24 13.83 16.86 19.37	19.28
	70.18 72.31 81.33 83:04 81.87 21.52 19.12 19.26 19.38	19·26
4. Delhi .	. 66.36 81.20 68.41 66.65 67.28 13.46 8.15 13.86 14.3	7 14 22
	54.28 57.74 64 77 69 08 62 17 14.63 14.20 14.15 14.1	14.94

राम्यवंह अग्रह

APPENDIX G

(Chapter VII, Para. 7.1.3.)

Statement showing important items of expenses of management of the Life Insurance Corporation of India from 1958 to 1969-68.

Amount %	1404-03	1962-69	Co-soft.		en Code	1904-0	00-50 % *	1900-07	20/061
	: % Amount % Amoun	% Amount %	Amount %	ıt % Amo	rmount %	% Amount	% Amount %	% Amount %	Amount

r. Salaries, etc 10,17,26	10,17,26	11,03,37	12,77,54	14,30,14	10,00,12	18,79,78	21,87,04	24,72,68	27,57,23	30,09,86
Corporation's con- tribution to Prowident Fund	53,83	58,40	64,78	2.5	1,01,9	89,08	99,46	1,03,87	1,07,96	1,19,97
Corporation's con- tribution to (Oriontal)Pen-	:	:	:	<u>्रीके</u> । नयन			:		Š	
Staff Medical and Recreation Exp.	: ;	: :	: :			101	: "		75.05	: :
Contribution to Staff Welfare Insurance		;	: :		:				į	87.50

6,50,87 30.47 8,10,18 33.26 9,21,71 33.45 19,91,19 34,54 14,03,98 31.70 13,41,39 33.28 14,37,40 36.16 15,51,82 31.33 16,70,55 30.59 17,50,13 30.

T,34

17,88,71

16,69,05

15,50,30

14,34,86

14,00,30

10,82,76

9,19,89

8,06,85 3,33

Commission to Ins. Agents . 6,40,87 10,00

Allowances and Commission .

13,38,73

Post	Particulars	1950		1959		1962		1961		1962-63		1963-64		1964-65	~ ~	1965-66		1966-67		1967-68	
48,00 2:24 \$1,85 2:16 \$3,08 2:27 \$9,25 2:19 \$98,56 2:22 \$88.67 2:20 1,05,67 2:36 1,13;14 2:28 1,121,26 2:23		Amount		Amount		Amonut	%	Amount	*	Amount		Amount	*	Amount		Amount		I	*	Апови	
88 7,81	S. Rent for Offices belonging to and occupied by Cor- poration			28,89		35,93		38,40		\$2,65		48,44		19,19		67.49		72,47		84,34	1
48,00 2.24 52,85 2.16 63,08 2.27 69,25 2.19 98,56 2.22 88.07 2.20 1,05,67 2.36 1,13,14 2.28 1,121,26 2.23 48,00 2.24 52,85 2.16 63,08 2.27 69,23 2.19 98,56 2.22 88.07 2.20 1,05,67 2.36 1,13,14 2.28 1,121,26 2.23 57,60 2.70 64,89 2.66 69,81 2.52 77,93 2.47 1,10,08 2.49 99,49 2.47 1,02,08 2.28 1,01,33 2.05 1,04,19 1.91 85,51 4.00 1,13,26 4.65 1,18,37 4.27 99,28 3.14 1,04,60 2.36 94,46 2.34 95,78 2.14 1,02,42 2.07 92,14 1.69 85,51 4.00 1,13,26 4.65 1,18,37 4.27 99,28 3.14 1,04,60 2.36 90,89 2.25 84,43 1.89 86,62 1.75 90,48 1.66 25,53 2.79 60,75 2.49 66,14 2.38 76,80 2.43 1,09,80 2.48 90,83 2.25 84,43 1.89 86,62 1.75 90,48 1.65 11,03 0.51 20,45 0.84 13,89 0.50 21,78 0.69 36,00 0.81 34,55 0.86 28,25 0.63 24,80 0.50 34,71 0.45	Ranta for other offices occupied by the Corporation	15,25		16,40		17,80		20,20	16	30,97		27,17	500	29,41		29,89		31,33		31,76	
48,00 2:24 52,85 2:16 63,08 2:27 69,25 2:19 98,56 2:22 88.67 2:20 1,05,67 2:36 1,13,14 2:28 1,22,36 2:23 (27,05) 2:24 52,85 2:16 69,81 2:52 77,93 2:47 1,10,08 2:49 99,49 2:47 1,02,08 2:28 1,07,33 2:05 1,04,19 1:91 (27,05) 2:79 64,48 2:70 64,89 2:66 69,81 2:52 77,93 2:47 1,10,08 2:49 99,49 2:47 1,02,08 2:28 1,07,33 2:05 1,04,19 1:91 (27,05) 2:47 1,00,08 2:49 99,49 2:47 1,02,08 2:28 1,07,33 2:05 1,04,19 1:91 (27,05) 2:47 1,00,08 2:48 99,49 2:47 1,02,08 2:28 1,07,33 2:05 1,04,19 1:91 (27,05) 2:44 1:59 (27,05) 2:47 1,00,08 2:48 99,49 2:47 1,02,08 2:28 1,07,33 2:07 99,18 1:69 (27,05) 2:48 1,09,80 2:48 99,83 2:25 84,43 1:89 86,62 1:75 90,48 1:69 (27,05) 2:48 1:69 (27,05) 2:48 1:69 (27,05) 2:48 1:69 (27,05) 2:48 1:69 (27,05) 2:48 1:49 0:59 2:47 1:49 0:50 2:48 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:47 1:49 0:50 2:4	Blectricity Charges			7,56		9,35		10,65		14,94		13,06		14,65		15,76		18,46		19,35	
6. 57,60 2.70 64,89 2.66 69,81 2.52 77,93 2.47 1,10,08 2.49 99,49 2.47 1,02,08 2.28 1,01,33 2.47 1,10,08 2.49 99,49 2.47 1,02,08 2.28 1,01,33 2.47 1,10,08 2.49 99,49 2.47 1,02,08 2.28 1,01,33 2.37,90 1.77 38,73 1.59 47,54 1.71 57,25 1.81 93,84 2.12 78,68 1.95 83,77 1.87 90,60 6. 85,51 4.00 1,13,26 4.65 1,18,37 4.27 99,28 3.14 1,04,60 2.36 94,46 2.34 95,78 2.14 1,02,42 6. 59,53 2.79 60,75 2.49 66,14 2.38 76,80 2.43 1,09,80 2.48 90,85 2.25 84,43 1.89 86,62 6. 62,94 6. 62,73 2.49 66,14 2.38 76,80 2.43 1,09,80 2.48 90,85 2.25 84,43 1.89 86,62 6. 61,90 3.05 21,78 0.69 36,00 0.81 34,55 0.86 28,25 0.63 24,80 11,03 0.51 20,45 0.84 13,89 0.50 21,78 0.69 36,00 0.81 34,55 0.86 28,25 0.63 24,80		48,00	2.24		2.16	63,08	2.27	l	2.19	1 3	2.23	THE LOUISING	3.20	1,05,67	2.36	1,13,14	2.28	32,22,1	2.23	1,35,35	30
37,90 1.77 38,73 1.59 47,54 1.71 57,25 1.81 93,84 2.12 78,68 1.95 83,77 1.87 90,60 85,51 4.00 1,13,26 4.65 1,18,37 4.27 99,28 3.14 1,04,60 2.36 94,46 2.34 95,78 2.14 1,02,42 4 59,53 2.79 60,75 2.49 .66,14 2.38 76,80 3.43 1,09,80 2.48 90,85 2.25 84,43 1.89 86,62 5 1	4. Postage, Tele- gram and Rev. Stampa	57,60	2.70	}	3.66	18,69	2.52	1	2.47	I,10,08	2.49	64.66	23.	1,02,08	2.28	1,01,33	\$0.2	1,04,19	16.1	1,05,01	1.79
6 85.51 4.00 1,13,26 4.65 1,18,37 4.27 99,28 3.14 1,04,60 2.36 94,46 2.34 95,78 2.14 1,02,42 2.07 92,14 1.69 4 59,53 2.79 60,75 2.49 66,14 2.38 76,80 2.43 1,09,80 2.48 90,85 2.25 84,43 1.89 86,62 1.75 90,48 1.66 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	29	37,90	1.11	38.73		47,54	1.71		18.1		2.12	78,68	\$6.1	83,77	1.87	9,56	# · 83	81,00	1.82	1,06,83	1.82
d 59,53 2.79 60,75 2.49 66,14 2.38 76,80 2.43 1,09,80 2.48 90,83 2.25 84,43 1.89 86,62 1.75 90,48 1.66	6. Medical Pees .	85,51	00.7	1,13,26			4.27				3.36		7.34	95,78		1,02,42	2.07		8	.94.48	1.68
0- 11,03 0·51 20,45 0·84 13,89 0·50 21,78 0·69 36,00 0·81 34,55 0·86 28,25 0·63 24,80 0·50 -34,71 ·0·45 19,94	ery					. 66,14	2.38			1,09,80	3.48		2.28	84.43	\$8. I		1.7		3 1.66		89. I
11,03 0·51 20,45 0·84 13,89 0·50 21,78 0·69 36,00 0·81 34,55 0·86 28,25 0·63 24,80 0·50 34,71 ·0·45 19,94	Machines Rental and Sorvice Charges	:	:	:	:	:	:	:	:	:	;	46,97	1.17	53.65	1.30		1.27		36.1	94.30	1.61
	Advertisements	11,03	15.0	20,45			0.30				0.81		98.0	28,25	0:63	24,80	3.0		0.45	19.94	0.34

The expenses have been shown as a percentage to the total expenses.

APPENDIX 6A

(Chapter VII: Para. 7.9.4.)

Statement showing the Renewal Expenses Ratios of the various I. H. O. Units in India for the year 1963-64 to 1967-68.

Zone	Name of I.H.O. Unit.		Renewal E	Renewal Expenses Ratios			Remarks
İ		1963-64	, 1964-65	1965-66	1966-67	1967-68	
Eastern		! 			 	<u> </u>	
ı.	Hindusthan Co-op., Calcutta	13.31	13.70	17:38	30.97	24.89	
	Aryasthan, Calcutta	29.58	30:24		:	:	Merged with other Units,
3.1	National Insurance, Calcutta	13.77	16-49	22 · 80	23.68	28.22	
4	Bombay Mutual, Calcutta	28.78	31-80	36:10	39.49	51.39	
ķ	Calcutta Base Office, Calcutta	13:17	14.72	16.42	16.02	47.08	
)4°	Railway Employees Prov. Insurance Society, 'Aidnapore	13.07	16.16	17.35	20.31	21.52	
7.3	7.3 Metropolitan Group, Calcutta	19.14	29.1.	59.09	33.14	32.05	
; ∞°	National Indian, Calcutta	16.91	20.08	24.01	32.96	43.76	
.6	Arya Insurance, Calcutta	40.84	53.11	90.65	83.49	:	Merged with other Units.
ro. 3	Eastern Railway Men's Co-op, Life Insurance Society, Chakradharpur	10.28	16.20	86.51	17.24	06.91	
II.	Railway Emp. Co-op. Insurance Society, Calcutta	20.75	23.45	28.03	29.45	:	
12. °	Hindu Family Annuity Fund	18-11	19.40	11.24	22.27	21.87	

Zone	Name of THO Trait		Renewal	Renewal Expenses Ratios	So		Remarks
		1963-64	1964-65	99-5961	19-9961	1967-68	
I3.	Ind'an Railway E no oyees Mutual Prov. Society, Calcutta	27.56	31.88	36.09	37.57	 	Merged with other Units.
14.3	Eastern Railway Employees Co- operative Prov Insurance Society, Calcutta	24.53	29.40	:	:	:	Merged with other Units.
15.	Dominion Insurance, Calcutta	911.26	:	.5	:	:	Merged with other Units.
.91	Policy Co-operative Insurance, Cal- cutta	68.91	22:00	21.75	25.51	:	Merged with other Units.
17.	Banga Lakshmi, Calcutta	60.65	.74.88	90.85	426.54	:	Merged with other Units.
18.	Sunlife Canada, Calcutta	12.48	14:52		:	:	Merged with other Units.
.61	Prudential Assurance, Calcutta	14.70	14.90		:	:	Merged with other Units.
20.	Royal Group, Calcutta.	14.38	15.94	3	:	:	Merged with other Units.
21.	Overseas Group, Calcutta	13.81	14.95	16.05	14.82	19.46	
22.	Ruby General, Calcutta*	:	9.54	90.74	19.80	30.49	
23.	Eastern Rlv., Indian Rlv., Employees Group, Calcutta	:	:	:	:	9£.19	
24.	Railway Employees Co-op. Group, Calcutta	:	:	:	:	32.54	
Northern	и						
25.	Lakshmi, New Delhi	17.03	21.31	25.76	28.26	:	Merged with other Units.

56.	Bharat, Delhi		16.75	20.41	99.07	28.04	;	Merged with other Units.
27.	Bharat Base, Delhi		:	:	:	:	34.28	
Western								
28.	Group I, Bombay .	•	15.50	17.53	09.61	22.85	23.40	
29.	Group VII, Bombay .		15.66	:	:	:	:	Mcrged with other Units.
30.	Group IV, Bombay .		16.46	:	:	:	:	Merged with other Units.
31.	Group II, Bombay		10.84	11.64	. 9	:	:	Merged with other Units.
32.	Group IX, Bombay		06.01		1000	:	:	Merged with other Units.
33•	Group VIII, Bombay .		17.03	20:30		:	:	Merged with other Units.
34.	Group V, Bombay .		17.98	23.57		:	:	Merged with other Units.
35.	Group III and VI, Bombay		16.03	34.01		:	:	Merged with other Units.
36.	Group IV, VII and IX, Bombay	mbay .		00.91	o de la companya de l	:	:	Merged with other Units.
37.	Group IV, VII, IX and X, Bombay	, Bombay	:	:	18.05	17.95	20.63	
38.	Group V and VII, Bombay	•	:	:	81.81	19.52	31.57	
39.	Group II, III and VI, Bombay	ıbay .	:	:	12.42	9.50	10.26	
Southern								
40•	I.H.O. Units, Madras		20.74	62.61	5.84	5.32	:	Merged with other Units.
	Overall		15.15	90.41	18.57	92.61	27.43	
		!						

*The wide fluctuations in premium income caused corresponding fluctuations in expense ratios,

APPENDIX 7

(Chapter VIII—Para 8.3.1)

No. 53(1)-Ins.(1)/57

GOVERNMENT OF INDIA

MINISTRY OF FINANCE

(Department of Economic Affairs)

New Del 30th December,

ORDER

Whereas the Central Government is satisfied that for the purpose of securing uniformity in the scales of remuneration and the other terms and conditions of service applicable to certain classes of employees of insurers whose controlled business has been transferred to, and vested in, the Corporation, it is necessary so to do; and that in the interests of the Corporation and its policyholders a reduction in the remuneration payable and a revision of the other terms and conditions applicable to the classes of employees aforesaid are called for;

Now, THEREFORE, in exercise of the powers conferred by sub-section (2) of section 11 of the Life Insurance Corporation Act, 1956 (31 of 1956), the Central Government hereby makes the following order:—

1. Short Title

This order may be called the Life Insurance Corporation Development Officers' (Alteration of Remuneration and other Terms and Conditions of Service) Order, 1957.

2. Definitions

In this Order:-

- (a) "ACT" means the Life Insurance Corporation Act, 1956 (31 of 1956).
- (b) "CORPORATION" means the Life Insurance Corporation of India established under the Act;
- (c) "Development Officer" means a person whether designated by an insurer as Branch Manager. Branch Secretary, Assistant Branch Manager Assistant Branch Secretary. Zonal Agency Manager, Superintendent of Agencies, Divisional Superintendents, Organiser or by any other name, who before the 1st day of September, 1956 was wholly or mainly engaged in the development of new life insurance business for the insurer by super-

vising, either directly or through one or more intermediaries, the work of person procuring or soliciting new life insurance business, and who was remunerated by a regular monthly salary; and who has become an employee of the Corporation under Section 11 of the Act;

but does not include any person now in the employment of the Corporation as Assistant Branch Manager, Branch Manager or in any higher capacity.

23. Duties of Development Officer

The duties of a Development Officer shall be to:-

- (i) develop and increase the production of new life insurance business in a planned way as far as may be practicable in the area allotted to him or in which he is allowed to work through the agents placed under his supervision by the Corporation;
- (ii) guide; supervise and direct the activities of all such agents;
- (iii) recruit and train new agents so as to develop a stable agency force;
- (iv) act generally in such a way as to activise existing agents and motivate new agents;
- (v) render all such services to policy-holders as conduce to better policy servicing;
- (vi) work in the area allotted to him as a representative of the Corporation to that area and perform as such representative such other duties as the Corporation may call upon him to do.

In the performance of his duties the Development Officer shall act in accordance with such directions and guidanee as may be given by his superior officers from time to time.

4. (Development Officers may not engage themselves in certain activities)

The Corporation may in its own interests prohibit ²(Development Officers, from canvassing business, whether directly through their own agencies or indirectly through agencies in the name of their near relatives.

- 5. Scales of Pay and Allowances.
- (a) All 3 (Development Officers) shall be placed in the scale of Rs. 125-10-175-15-250-20-350-25-500:

Provided that such of the 4(Development Officers) whose total remuneration inclusive of dearness allowance, conveyance and other allowances, if any, did not exceed Rs. 150 per mensem on the 31st day of August, 1956, shall be placed in the scale of Rs. 75—10—125 until such time as they qualify themselves for the scale of Rs. 125—10—175—15—250—20—350—25—500 in accordance with the criteria laid down by the Corporation in this behalf;

¹ and ²—Approved by Government on 25-1-1962.

^{1, 2, 8} and 4.—Approved by Government on 25-1-1962.

(b) In addition, all ¹[Development Officers] shall be entitled to dearness allowance according to the following scale:—

Basic Salary			Dearness Allowance.
Rs. 51 or more but less than Rs. 101			Rs. 50
Rs. 101 or more but less than Rs. 151			Rs. 55
Rs. 151 or more but less than Rs. 201			Rs. 60
Rs. 201 or more but less than Rs. 251			Rs. 65
Rs. 251 or more but less than Rs. 301			Rs. 70
Rs. 301 or more but less than Rs. 401			Rs. 75
Rs. 401 or more but less than Rs. 501			Rs. 80

²[cl All Development Officers shall be entitled to a minimum conveyance allowance according to the following scale:—

	Basic 1	pay per month	Conveyance Allowance per month
Rs. 165 or below			Rs. 60
ls. 175 —2 35 .			Rs. 85
Rs. 250—350.			Rs. 115
Rs. 375—500 .		Will a state of	Rs. 150

6. Leave and retirement

³[In the matter of leave and retirement, Development Officers shall be governed by the Life Insurance Corporation (Staff) Regulations, 1960, as amended from time to time.]

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7. Increments

- (1) Increments in the scale of pay shall be granted to a ⁴[Development Officer] only after an overall appraisal of his work during the twelve months preceding the date on which the increments falls due.
- (2) In appraising the work of ¹(Development Officer), the following factors shall be taken into consideration, namely:—
 - (i) the volume of new business procurred by or through the efforts of the ²(Development Officer): [Under this item will be taken into account not only the total sums assured, but also the number of lives assured and the increase in the volume of new business by or through the efforts of the ³(Development Officer)];
 - (ii) the ratio of expenses incurred to the first year's scheduled premium income;
 - (iii) the efforts made in recruiting, training—motivating new agents and in activising existing agents;
 - (iv) the routine services rendered to policy-holders.

¹⁻Approved by Governmen. on 25-1-1962.

^{[2, 3 &}amp; 4]—Approved by Government on 25-1-1962.

^{(1, 2, 3).—}Approved by Government on 25-1-1962.

- -(3) A *(Development Officer) may be granted one or more increments in the scale depending upon his success under all the heads mentioned in sub-paragraph (2) taken together collectively but no increment shall be granted if the work is not upto an adequate standard.
- (4) The decision of the Corporation as to whether the work of a *(Development Officer) is upto an adequate standard or not shall be final.

8. New Business Bonus

New Business bonus may be paid ⁶(Development Officers) in accordance with such scheme as the Corporation may frame in this behalf from time to time.

- 9. Promotion of 7 (Development Officers)
- (1) Any ⁸(Development Officer) considered suitable for the purpose by the Corporation may be promoted as Superintendent, Assistant Branch Manager, Junior Officer or Branch Manager.
- (2) Any ¹[Development Officer] may, with his consent, be appointed to do administrative work as an Assistant or Section Head on such terms as may be agreed upon between him and the Corporation.
- 10. Penalties and termination of service:
- (a) In case of unsatisfactory performance of duties by a ²[Development Officer] or if, ³[Development Officer] shows negligence in his work or is guilty of misconduct or is otherwise incapable of discharging his duties satisfactorily, his remuneration may be reduced or his services may be terminated, after giving him an opportunity of showing cause against the action proposed to be taken in regard to him and after conducting such enquiry as the Corporation thinks fit.
- (b) The services of any ⁴[Development Officer] may with the 'prior approval of the Chairman of the Corporation, be terminated without assigning any reason after giving the ⁵[Development Officer] three months' notice thereof in writing.
- 1. Fixation of actual pay and allowance of a ⁶[Development Officer] in the scales prescribed.

The actual pay and allowances admissible to any ⁷[Development Officer] under the scale of pay specified in paragraph 5 shall be determined in accordance with such principles as may be laid down by the Corporation by regulations made in this behalf under section 49 of the Act.

12. Removal of doubts

Where a doubt arises as to the interpretation of any of the provisions of this Order, the matter shall be referred to the Central Government, whose decision shall be final.

(Sd.) B. K. KAUL,

Joint Secretary to the Government of India.

^{[4, 5, 6, 7 &}amp; 8] Approved by Government on 25-1-1962.

^{]1, 2, 3, 4 &}amp; 5] Approved by Government on 25-1-1962.

^{[6} and 7] Approved by Governmed on 25-1-1952.

APPENDIX-8

(CHAPTER VIII—Para 8.4.1.)

FORM NO. 3052-A.

Date:

DEAR SIR/MADAM,

With reference to your application for the post of a Development Officer and the subsequent interview you had with us, we have pleasure in advising you that you are appointed as a probationary Development Officer and posted to our Branch No.

Please note that your employment as a Probationary Development Officer with the Corporation takes effect from

and that it is not in continuation of any previous employment held by you in the Corporation or with any Insurer in any capacity.

Please note that you have been allotted Code No. which should be always quoted by you in all future correspondence with us as also on all proposal papers.

The terms of your appointment set forth hereinbelow are provisional and will be finalised after the expiry of your probationary period provided you have complied with all term and conditions of your appointment when a fresh letter of appointment confirming you as a Development Officer of the Corporation will be issued to you.

1. Probationary period:

Your appointment will be on probation till but the Corporation may, in its sole discretion, grant extension or extensions in your probationary period but the total probationary period including the extended probationary period shall not exceed 24 months from the commencement of appointment. During the probationary period, the appointment can be terminated by the Corporation at any time without previous notice.

2. Salary and Allowance:

A full and complete remuneration for all your services you will be paid during the period of probation the following remuneration:—

Salary						Rs.
D. A.						Rs.
C. A.			•	•		Rs.
E. A.						Rs.
H. R.						Rs.
Total						Rs
 		 			 	

3. Whole Time Employment:

You shall devote whole of your time and energy to organise the Life and General Insurance Business of the Corporation according to the instructions issued from time to time.

You shall not be a member of any political organisation or stand for election as a candidate to any of the Elective Bodies such as Panchayats, Municipalities, District Local Boards, University Senate or other similar bodies, Legislative Assemblies or Parliament or as a Director of any of the Joint Stock Companies or Banking Institutions (including Co-operative Banks except Corporation's Staff Co-operative Credit Societies).

You will not be allowed to undertake any part time studies unless sanctioned in writing by the authority competent to give such permission. Any pursuance of the part-time studies, if permitted, shall always be subject to office exigencies and no claim for leave either for preparation or for examinations shall be made on the ground that such part-time studies were undertaken by you on or prior to your joining the Corporation or that permission was given for the same by the authority competent to do so.

4. Headquarters and Area:

Your Headquarters will be at and the area in which you will confine your operations during the probationary period as also after confirmation as Development Officer, is stated hereinbelow, until further instructions.

Area of Operations:

The Corporation may in its sole discretion curtail or enlarge the area of your operations or may appoint one or more other Apprentice or Probationary or other Development Officer or Officers in the area allotted to you.

5. Transfer:

You will be liable to be tansferred to any place in India. From the date of your transfer you will not receive credit of the business canvassed by agents introduced by you or allotted to you as mentioned hereinafter. Subject to such conditions as may be stipulated you still receive credit of the business canvassed by the aforesaid agents before the date of your transfer.

6. Duties and Obligations:

Your duties are as follows: You will organise and develop the business of the Corporation in the area allotted to you, and for that purpose to recruit active and reliable agents drawn from different communities, trades and walks of life on such terms as may be stipulated by the Corporation from time to time and to train them both for canvassing new business and for rendering post-sales service. In addition to this, you will enthuse guide and assist the existing agents who may be allotted to you now and the agents who may be allotted to you hereafter.

You will take steps to ensure that the agents in your organisation conduct their work and/or business strictly in accordance with the Insurance

Act and Rules, and such Rules and Regulations as the Corporation may issue from time to time. You are required to study the appointment letter which we issue to our new agents, as also the Manual for Agents and the leaflet entitled "Hints to Agents". You are further required to carry out the instructions given from time to time through communications from the Central Office, the Zonal Office, the Divisional Office and the Branch Office.

After an agent has continuously worked for the Corporation for a period of 5 years and over and the Branch Manager is of the opinion that he is no longer in need of the help and guidance of any Development Officer, such an agent may be treated as a Direct Agent even if he has been recruited and trained by you.

You will, whenever called upon to do so, carry out investigation of claims and perform such other duties that may be assigned to you from time to time.

7. Tours:

If you are required by your Branch to undertake tours, you should chalk out a programme of the same and get it approved by your Branch Manager two months in advance. When you proceed on tour, you should adhere to the tour programme as far as possible, and if any change becomes necessary, you should advise it to the Branch Manager, stating the reasons for the change in the tour programme.

The main object of tours shall be to procure New Business, to activise the existing agents, to appoint new agents where such appointments are necessary and to tap the potentiality of the area. You will also contact the policyholders who have allowed their policies to lapse and guide them as to how to revive their policies.

You should see that the average cost of the tour does not work to more than Rs. 'per thousand sum assured of completed business in each quarter of your appointment year.

The travelling allowance will be paid to you in accordance with the Rules of the Corporation framed from time to time governing the payment of such allowance. You will be intimated the current rules in this behalf separately.

Immediately on completion of a tour and within a period not exceeding three days, you will submit your tour report, in the prescribed form, with the relevant statements and the bill of expenses to the Branch Office.

8. Advance Deposits:

In respect of business procured by you, you should see that advance deposits, at least equal to the amount needed for issue of policy, are collected from the proponents and that all such amounts are remitted to the Branch Office immediately. While on tour, such collections may be remitted by M.O., or, if there is a Corporation's Collection Account in the town with any Bank, you should deposit the amounts immediately to the credit of the Corporation giving full details to the Bank regarding the manner in which these amounts are to be credited. If you collect any

amount as deposits towards the first premium you should always immediately issue receipts therefor in the prescribed form to the parties concerned. If any of your Agents whether recruited by you or allotted to you proceeds to conduct the medical examination of a proponent without first realising an advance deposit and if such a proposal does not result in a policy, the medical fees unnecessarily incurred will be debited to your account. You should instruct all your agents to insist on realising an advance deposit from the proponents before taking them for medical examination.

9. Record of Daily Work:

You are required to make daily entries in the prescribed form which shall give a complete record as well as the results of your daily business calls. This record must be presented to the Assistant Branch Manager (Adm.) or the Branch Manager or to the Assistant Branch Manager (Development) for inspection atleast once a week or at more frequent intervals if called upon to do so.

When you are on tour, you will make the entries in the Daily Record and on your return to the headquarters you will submit such record for inspection as stated above.

If your headquarters are not the same as the Branch Office headquarters, you will submit the Daily Records in such manner as you may be asked to by the Branch Manager.

You are also requested to fill in your Plan Book or Work Book in consultation with your Branch Manager or Assistant Branch Manager (Dev.) and see that the targets of work you set for yourself therein are reached.

10. Collection of Premiums:

Unless you are expressly authorised by the Corporation, you have no authority to collect premium, save the amount of deposit towards full first instalment of premium needed for issue of the policy, as stated hereinabove, in Paragraph 8.

11. Minimum Requirements for Confirmation:

Your confirmation shall be considered on the basis of your performance during the probationary period subject to the following conditions.

- (1) During the period, on the basis of which your confirmation would be considered, you will secure, through your agents, a minimum completed Life Business of Rs. vielding a First Vear's Scheduled Premium Income of not less than Rs.
- (2) The business should be spread over a number of policies and must be secured regularly through a net-work of dependable agencies.
- (3) At least four of your agents, appointed during the period, on the basis of which your confirmation is considered, should individually have put in during that period, the qualifying business (Rs. 40,000 urban or Rs. 20,000 rural each) on at least six different lives.
- (4) You will submit your Work Book regularly to your Branch Manager/Asstt. Branch Manager (Dev.).

- (5) You will satisfy your B.M./A.B.M. (D) with regards to your work habits and suitability for the job.
- (6) You will keep in constant touch with the Agents appointed by you or placed under your charge, properly guide and enthuse them and keep them active.
- (7) You should have undergone the completed training during your probationary period.
- (8) If any extension is granted to you in your probationary period, the minimum completed business and the schedule premium ranking for your confirmation will be those obtained by you in the last 14 months of your operation if the period of training falls within that period and only 12 months if your training period falls outside the same.
- 12. We hope you will be able to exceed the targets set out above at para 11(1). Your actual categorisation to be made after the expiry of the probationary period will depend upon the fulfilment of these targets and your record of post-sales service to the Corporation's policy-holders in the area allotted to you.
- 13. On the basis of the targets outlined in your Plan Book and your achievement in terms of new Life Business, the recruitment and training of agents and motivating old agents to increased activity, the Corporation reserves the right to review the results of your efforts any time and to take such action as may be called for in the circumstances.

13. General:

Your have no authority to accept risks, grant credit or to bind the Corporation in any way. You are not permitted to advance premiums on behalf of the policy-holders or to have policies assigned to you or to any member of your family (i.e. wife, parents and children) by policy-holders who are not related to you. You are strictly forbidden to have any financial dealings with the Agents of the Corporation.

It is understood that your wife, your son, brother or any close relation of yours or any other member of your family living with you is not eligible for appointment as an agent of the Corporation, or any of its subsidiaries.

If you operate any benami agency in the name of any person or if you are found to pass on any business to any of your agents and derive any financial benefit for yourself from this, your services will be liable to be terminated.

You are not permitted to work directly or indirectly for any other insurer carrying on general insurance business you are also not permitted to work as an agent for the National Savings Organisation.

Your appointment shall be governed by the Staff Regulations of the Corporation as may be modified from time to titme of which a copy is enclosed herewith. You are, required to conform to the Rules and Regulations of the Corporation and to carry out the instructions which may be issued to you by the Controlling Branch through its Officers from time to time.

You shall be required to contribute to the Provident Fund from the date of your confirmation in accordance with the Rules of the Corporation.

14. Please acknowledge receipt of this letter and signify your assent to the terms and conditions stated hereinabove within a week from now by signing the duplicate copy of this letter and returning the same to us through your controlling Branch.

Yours faithfully,



APPENDIX—9

(Chapter VIII—Para 8.4.3.)

DEAR SIR,

Further to our letter dated	appointing you as a Deve-
lopment Officer on probation, we have	pleasure in confirming you in your
appointment with effect from	on the following emoluments:

Basic Pay				Rs.	(with P.F.)
D. A				Rs.	
Ad-Hoc D.	Α.			Rs.	
C. A				Rs.	
Το	TAL			Rs.	
				-	

Please note that your work will again be reviewed at the end of 12 months from the date of your confirmation and your future increment date will be

The conditions mentioned in the probationary letter of appointment relating to whole time employment, head quarters, area of operation, transfer, tours, advance, deposits, writing up of the plan books and maintenance of daily record of work etc. will continue to hold good.

You will be subject to our Staff Regulations (1960) now in force and as may be amended from time to time. A copy of the Staff Regulations (1960) may be collected by you from your controlling Branch Office.

The Corporation now looks forward to our justifying the confidence reposed in you by creating new agency force, giving them necessary training and motivating them as well as your existing agency organisation to higher achievement so as to procure a substantial volume of New Business.

We hope you will take active steps to put in a splendid performance during the current year and we wish you all success.

Please acknowledge receipt.

Yours faithfully, Divisional Manager.

APPENDIX 10

(Chapter VIII-Para, 8,19,3)

Table giving Avgrage Production per Development Officer

(In lakhs of pees)

Division	_		1958	1959	0961	1961	1962-63* (15 months)	1963-64	1964-65	1965-66	29-996I	89-2961
Northern Zone												
Delhi .		•	6.5	6.9	6.9	7.0	8.0 (6.5)	9.9	5.9	6.9	8.9	7.9
Jullundur .		•	4.0	7.5	7:7	6.9	7.3	2.2	8.0	5.4	5.8	6.9
Chandigarh			4.0	1.0	To a second	5.7	6.2 (4.9)	6.4	4.9	9.8	5.3	œ œ
Ajmer .	•	•	æ.6	0.01		6.8	7.5 (5.8)	7.7	6.9	8.1	6.4	9.4
TOTAL		•	7.3	7.5	7.6	7.1	7.3 (5.6)	6.2	5.7	5.5	0.9	7.1
Central Zone			† 1 1] 		
Lucknow . Kanpur			4.3	5.8	6.5	6. .x.	3.3 5.5 5.	6.0 8.8	80 80 80 80	6.9	\$.9 9.9	8.1
Agra			5.5	6.3	6.5 6.5	0.0 2.1	6. I (4.	5.79 5.19	5.4	0.8 9.1	6.4	7.1
Varanasi Indore Jabalpur			9 V. 4 V. 5 V. 6 V. 6 V. 7	8.5	∞ ∞ ∞ 7 × ÷	7.5 7.9 7.9	7.8 (6.0) 8.2 (6.8) 8.3 (6.5)	7.1.	% 9.9 9.5 4.	1. <i>L</i> 6.9 4.9	\$? ? \$ 6 4	2.8 7.8 7.19
TOTAL			9.0	4.9	 	1 3	7.9 (6.0)	, c. 5	0.3	9.9	3.9	1.1

Division	iois.			1958	1959	1960	1 961	1962-63* (15 months)	1963-64	1964-65	1965-66	19-9961	1967-68
Eastern Zone	i i	<u> </u>						-					*****
Ca'cutta .	•			3.7	4.5	8.6	7.2	6.4 (5.1)	0.9	0.9	7.2	8.9	7.7
Jalpa:guri				1.+	7.	6.+	7.7	8.2 (6.0)	4.0	7.5	7.0	7.7	· · · · · · · · · · · · · · · · · · ·
Asansol .			•	4.3	9.5	7.2	4.7	7.9 (5.3)	7.0	. 1.9	1.2	8.9	s s
Gauhati .				6.+	19.9	4.7	8.1	8.5 (6.6)	& 1	7.8	7.0	7.5	7.9
Patna .		•		5.3	8.5	9.2	1.1	7.0 (5.1)	٠ <u>٠</u>	6.2	0.6	8.0	2.6
Muzaifarpur				8.7	2.6	6.9	1 7.0	(8.4) 9.9	5.7	7.1	8 6	0.6	8.7
Jamshedpur				6.8	1.01	12.0	9.11.	(6.9) 2:6 9:1	. o.	8.6	4.6	6.3	
Cuttack .	•			∞. ` †	2.7	9.9	6.2	(9:4) (4:9)	5.9	.0.2	6.6	8 .3	8.01
TOTAL	J.	•		+ 3	१ नयन	6.4	7.5	7.1 (5:4)	6.5	9.9	7.7	7.5	8.2
Southern Zone													
Banga'òre .				8.3	8.6	4.6	6.5	9.2 10.5 (8.5)	2.6	6.6	10.7	f.II.	12.9
Udipi .				6.3	10.3	0.6	9.6	6.6 10.3 (7.7)	. 9.6	* 8.6	11.5	12 · 2 ·	13.7
Hyderabad				6.9	1.6	8.8	7.7	7.7 10.5 (8.5)	9.3	4.6	2.6	6 6	2.6
Machilipatnam				7.2	6.6	į1.6	8.1	7.8 (6.2)	9.9	7.0*	8.7:	9.8	8
Madras .				8.9	8.8	% %	6.5	10.0 (8.5)	8.6	9.4	10.9	I·II	6 11
Thanjavur			•	:	:	:	:	() .6) I.II	8.7	8.3	6.5	8.1	7.6

Magnum Total India 10-1 10-5 9-5 8-8 11-1 (8-3) 9-4 9-1 10-8 10-4 11-4	1.4	Madurai				4.8	0.01	8 . 9	(9.4) 9.6 4.8	8.7	6.8	10.1	0.11	9.0I
Trivandrum 7·8 9·8 10·5 11·4 12·5(10·15) 9·1 8·7 9·3 8·1 Weitern Zowe Rajkot 12·1 11·3 8·4 8·7 (7·1) 8·4 7·0 7·4 6·7 Ahmedabad 9·1 9·3 8·8 10·2 10·3 (8·4) 10·3 9·6 11·7 11·7 Surat 7·9 7·9 8·8 10·2 10·3 (8·4) 10·3 9·6 11·7 11·7 Bombay 11·4 10·6 9·8 8·9 10·7 (8·4) 9·5 9·6 11·7 11·7 Bombay 11·4 10·6 9·8 8·9 10·7 (8·4) 9·5 9·6 11·5 11·7 Nasik 7·3 8·3 9·0 7·7 (6·7) (3·9) 7·8 8·1 8·1 8·2 Nasik 7·3 7·3 7·3 9·9 8·1 (6·5) 7·5 7·4 8·1 9·2 Coa 7·3 7·3 9·7 9·6 (6·3) 8·1 8·2 9·1 9·2 <th>M.</th> <th>Coimbatore</th> <th></th> <th></th> <th></th> <th>101</th> <th>10.5</th> <th>5.6</th> <th>8·8 II·I (8·3)</th> <th>7.6</th> <th>1.6</th> <th>10.8</th> <th>10.4</th> <th>E.II</th>	M.	Coimbatore				101	10.5	5.6	8·8 II·I (8·3)	7 .6	1.6	10.8	10.4	E.II
Total. 7.9 6.8 8.9 9.0 Io.3 (8.2) 8.9 8.6 10.1 10.1 Rajkot 12.1 12.1 11.3 8.4 8.7 (7.1) 8.4 7.0 7.4 6.7 Ahmedabad 9.1 9.3 8.8 10.2 10.3 (8.4) 10.3 9.6 11.7 11.7 Surar 7.9 7.9 7.9 8.5 8.9 10.7 (8.4) 9.5 9.6 11.7 11.7 Bombay 11.4 10.6 9.8 9.0 10.7 (8.4) 9.5 17.5 17.0 17.0 Satara 7.3 8.3 9.0 7.7 6.7 (8.9) 7.5 7.2 7.9 8.1 Poona 7.5 8.3 7.8 9.0 1.8 2 (6.2) 7.5 7.4 8.1 7.2 Nasik 7.3 7.3 7.3 9.9 8.1 (5.5) 7.8 8.7 9.0 8.5 Nasik 7.3 7.3 9.6 (6.3) 8.1 8.2 9.1 9.2		Trivandrun				2.8	8.6	10.5	11.4 12.5(10.1)	1.6	1 ∕ ∞	6.6	8 · 1	¥-11
#d 9.1 12.1 11.3 8.4 8.7 (7·1) 8.4 7·0 7·4 6·7 6·7 6·7 6·7 6·7 6·7 6·7 6·7 6·7 6·7		Ţ)TAL	٠		7.9	8.9	8.9	9.0 10.3 (8.2)	6.8	9.8	1.01	I · 0 I	10.5
labed 9:1 12:1 11:3 8:4 8:7 (7·1) 8:4 7:0 7:4 6:7 1abed 9:1 9:3 8:8 10:2 10:3 (8:4) 10:3 9:6 11:7 11:7 1y 7:9 8:5 8:9 10:7 (8:4) 9:5 9:6 10:2 10:1 y 7:3 8:3 9:0 7:7 6:7 (8:4) 7:2 7:9 14:0 12:9 7:3 8:3 9:0 7:7 6:7 (8:9) 7:5 7:4 8:1 7:2 7 7:3 7:3 7:3 9:9 8:1 (5:5) 7:8 8:7 9:0 8:5 7 7:4 7:9 9:1 9:6 9:6 (6:3) 8:1 8:2 9:1 9:2 7 7:4 7:9 9:7 9:6 9:6 (6:3) 8:1 8:2 9:1 9:2 7 7:4 8:7 9:0 9:6 9:6 9:6 (6:3) 8:1 9:1 9:2 7 7:4 9:5 9:5 <td< td=""><th>West</th><td>tern Zone</td><td></td><td></td><td>Ĭ</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	West	tern Zone			Ĭ									
195 19 19 19 19 19 19 19		Rajkot .				12·1	12·I	11.3	8.7	* .8	7.0	7.4	4.9	8.6
IV. 779 779 8°5 8°9 10°7 (8°4) 9°5 9°5 10°5 11°5 14°0 12°9 IV. 11°4 10°6 9°8 9°0 10°6 (8°6) 10°5 11°5 14°0 12°9 7°3 7°3 7°8 7°8 7°7 7°4 8°1 8°1 8°1 8°1 1° 7°4 7°9 9°1 9°6 9°6 (6°3) 8°1 8°2 9°1 9°2 TOTAL 9°5 9°5 9°6 (7°5) 9°4 9°6 11°2 10°6 TALININDIA 6°5 7°5 7°8 8°4 8°6 8°8 8°3		Ahmedabad				1.6	8.6	8.8	10.2 10.3 (8.4)	10.3	9.6	11.5	7.11	15.7
INTALININDIA 10.6 9.8 9.0		Surat.		•		6.4	6.4	8. 5	8.9 10.7 (8.4)	5.6	9.6	10.2	10.1	12.5
TOTAL INDIA 6.5 7.5 7.7 6.7 (3.9) 7.5 7.4 8.1 7.2 7.9 8.1 7.5 8.3 7.8 7.1 8.2 (6.2) 7.5 7.4 8.1 7.2 7.2 7.7 8.3 7.8 7.8 7.1 8.2 (6.2) 7.5 7.4 8.1 7.2 7.7 7.3 7.3 9.9 8.1 (5.5) 7.8 8.7 9.0 8.5 1 9.2 11 7.4 7.9 9.1 9.6 9.6 (6.3) 8.1 8.2 9.1 9.2 11 7.4 7.9 9.2 8.9 9.6 (7.5) 9.4 9.6 11.2 10.6 11		Bombay .		٠		7.13	10.6	8.6		10.5	11.5	0.11	6.21	14.2
TOTAL IN INDIA 7.5 8.3 7.8 7.7 8.2 7.8 7.7 8.1 8.1 8.1 8.2 9.0 8.5 9.2 7.8 7.8 8.7 9.0 8.5 9.1 9.2 7.8 8.7 9.0 8.1 9.2 7.8 8.9 9.6 7.7 9.6 7.8 8.9 9.6 7.7 9.1 9.1 9.2 10.6		Satara				7.3		0.6	2.9	7.5	7.3	6.4	8.1	8.9
TOTAL NOTAL IN INDIA 6.55 7.53 7.54 8.75 9.0 8.5 8.3 8.1 8.2 9.1 9.2 8.4 (6.6) 7.5 7.5 8.9 8.4 (6.6) 7.5 7.5 8.9 8.4 (6.6) 7.5 7.5 8.9 8.4 (6.6) 7.5 7.5 8.9 8.4 (6.6) 7.5 7.4 8.6 8.3	•	Poona .		٠		2.2	8.3	8.2		7.5	7.4	8·I	7.3	4.6
Total in India 6.5 7.5 7.8 9.1 9.6 (6.6) 8.1 8.2 9.1 9.2 7.4 9.6 [7.5] 9.2 9.1 9.2		Nasik .				7.3	7.3	7.3	1.8	2.8	8.7	0.6	8.5	¥.01
Total in India 6.5 7.5 7.8 7.9 8.4 (6.6) 7.5 7.4 8.6 8.3		Nagpur .	•			4.4	6.4	1.6	9.6	8 ·1	8.3	1.6	6.5	0.01
. 9.5 9.5 8.9 9.6 (7.5) 9.4 9.6 II.2 10.6 . 6.5 7.5 7.8 7.9 8.4 (6.6) 7.5 7.4 8.6 8.3		Goa				: 13	;	•	:	:	:	÷	:	7 .91
. 6.5 7.5 7.8 7.9 8.4 (6.6) 7.5 7.4 8.6 8.3			Fotal			5.6	š.6	6.5		♦ .6	9.6	11.2	9.01	12.4
		Toral	IN INDI	≤	t	6.5	7.5	2.8	8.4	7.5	7.4	9.8	8.3	9.3

*Figures in brackets are the averages for the calendar year 11962,

APPENDIX 11

(Chapter VIII-Para 8.19.9)

Percentage distribution of Development_Officers according to business secured

Name of the Division	Divisi	on		ł	5	Opto 5 laws		Dubliness	Dusiness over 5 takins to 9 takhs	KIIS 10	Business	ri lakh	lakhs to	20 K	business over 9 lakins to business over II lakins to	lakhs to over
1				Ĥ	955-56	1966-67	1967-68	1955-56 1966-67 1967-68 1965-66 1966-67 1967-68 1965-66 1966-67 1967-68 1965-66 1966-67 1967-68	196-67	1967-68	1965-66	19-9961	1967-68	99-5961	1966-67	39-2961
Northern Zone																
Delhi					1.15	57.3	6.64	28.7	24.8	26.4	6.5	5.4	9.2	13.7	12.5	1.91
Jullundur		•			9.19	55.7	44.0	28.9	6.62	36.1	5.5	1.9	0.9	4. 0	8.3	14.0
Chandigarh				•	57.2	0.19	40.0	32.7	30.5	36.9	4.0	3.0	8.4	1.9	5.5	14.7
Ajmer .			•	•	27.4	41.0	36.5	4 4	39.6	37.9	8.5	7.7	0.11	19.7	11.7	14.7
Central Zone									1							
Lucknow					47.0	43.3	24.8	1.98	9.98	49.5	3.8	8.2	8.9	12.5	6-11	0.61
Agra .			•		50.3	43.6	34.1	36.1	38.6	45.0	7.7	7.5	9.01	6.5	9.01	13.4
Meerut .			•	,	39.7	41.4	23.8	43.4	39.3	45.0	4.5	6.8	9.01	12.7	10.4	50.6
Kanpur.		r «	•	7.0	45.4	40.5	36.5	48.9	42.5	98.0	6.5	7.0	0.11	8.8	10.0	14.5
Varanasi .					41.2	46.1	32.5	8.24	39.0	39.3	0.9	9.5	8.0	10.0	6.6	20.5
Indore .					37.7	35.9	25.5	38.7	8.05	9.94	0.6	4.6	10.5	14.6	8.7	17.7
Jabaipur .	•			4	47.6	0.29	47.9	6.92	6.42	8.92	1.11	1.9	0.6	14.4	7.0	16.4

Bastern Zone															
Calcutta .	•	•	•	43.5	0.05	45.1	35.5	31.7	33.6	8.3	6.3	8.8	13.0	6.11	12.2
Jalpaiguri	•	•	•	31.3	36.8	21.7	38.8	34.6	45.4	13.8	8.11	17.0	16.3	0.41	6.81
Asansol .	•	•	•	39.3	47.8	27.3	38.0	34.4	6.05	6.3	9.8	8.5	2.91	6.5	13.3
Gaubati .	•	•	•	30.8	28.1	27.0	44.6	45.7	20.0	10.7	6.11	0.01	14.0	14.3	13.0
Parna	•	•	•	9.97	50.4	9.07	40.4	37.5	32.8	12.1	13.5	12.8	6.02	58.9	34.1
Muzaffarpur	•	•	•	26.4	27.4	29.7	43.6	33. I	35.6	10.1	13.7	10.3	9.61	25.8	1.72
Jamshedpur	•	•	•	14.3	19.4	25.0	35.8	33.2	8.92	4.3	10.8	10.5	45.7	36.3	38.0
Cuttack .	•	•	•	25.4	6.óg	22.6	48.3	38.1	38.7	8.8	12.4	15.1	9.21	9.81	23.6
Southern Zone					- 1	10 AU 17 AU 21 AU									
Bangalore	•		•	8.0	9.9	5.6	40.6	35.2	27.6	2.91	6.81	15.2	35.2	39.4	54.7
Udipi .	•	٠	•	6.9	3.6	1.5	32.1	28.3	20.4	2.61	13.8	13.5	41.5	54.3	6.49
Hyderabad	•	•	•	14.9	12.4	13.9	45.0	43.I	37.5	14.5	11.3	13.6	28.6	35.5	32.0
Madras	•	•	•	14.2	7.5	6.3	34.3	33.3	31.0	18.0	15.3	0.61	43.5	44.5	43.8
Machilipatnam	•	•	•	19.3	18.4	20.4	44.0	43.9	43.7	19.3	15.4	15.3	17.4	22.3	8.02
Thanjavur	•	•	•	7.8	1.11	12.3	55.3	1.19	6.05	20.4	13.9	15.8	16.5	6.81	21.1
Madurai .	•	•	•	4.2	4.6	3.8	42.4	28.5	32.3	22.4	56.9	21.0	32.8	40.0	43.0
Coimbatore	•	•	•	8.3	1.1	8.9	32.3	34.6	28.5	23.5	22.1	23.7	36.3	36.3	41.1
Trivandrum	•	•	•	12.5	23.2	30.0	44.6	44.1	42.8	0.41	14.3	15.6	20.7	19.4	0.11
ट्रिय					,									,	

	,

Name of the Division	g	ລັ	Upto 5 lakhs	ន្ត	Business	s over 5 9 lakhs	Business over 5 lakhs to 9 lakhs	Busines	Business over 9 lakhs to	lakhs to	Busines 20 la	Business over 11 lakhs to 20 lakhs and over	lakhs to over
		99-\$961	19 -9961	89-2961	1965-66	1966-67	1967-68	19 65 -66	19-9961	1965-66 1966-67 1967-68 1965-66 1966-67 1967-68 1965-66 1966-67 1967-68 1965-66 1966-67 1967-68	1965-66	19-9961	1967-68
Western Zone													
Rejkot		35.7	43.2	33.0	40.4	40.4	38.8	10.3	5.6	1.6	13.6	10.5	1.61
Ahmedabad		8.7	8.9	5.7	40.8	37.3	6.41	6.11	16.8	8.61	38.6	39.1	9.95
Surat		10.2	9.41	13.3	37.3	33.6	21.7	15.2	16.4	16.7	37.3	35.4	48.4
Bombay		17.3	9.81	16.4	31.4	31.8	32.5	12.0	11.4	8.6	39.3	38.2	41.3
Satara		27.0	2.91	12.7	48.2	\$2.3	48.5	13.1	14.4	r8·7	11.7	9.91	70.7
Poona		21.7	8.62	21.0	51.3	45.7	46.2	6.6	6.6	11.2	17.1	14.6	9.12
Nasik		25.6	22.1	11.3	39.0	48.0	39.I	8·6	8.6	16.4	9.52	20.1	33.5
Nagpur		21.0	19.3	14.5	37.0	43.6	40.2	0.91	13.6	13.8	26.0	23.2	31.2
Corporation													
Corporation as a whole	•	30.7	35.6	79.4	37.9	36.5	36.1	6.01	10.4	6.11	20.5	20.5	25.6

APPENDIX 12

(Chapter VIII-Para 8·19·12)

Development Officers Maximum, Minimum Business 1966-67 and 1967-68

	,	961	19-9961			89-1961	7-68	
Name of	Maximum		Minimum		Maximum		Minimum	
Office	Name of Deve op- ment Officer,	Sum Assured	Name of Deve op- ment Officer	Sum	Name of Deve op- ment Officer	Sum Assured	Name of Deve op- ment Officer	Sum Assured
Northern Zons		Rs.		Rs.	É	Rs.		Rs.
Delhi.	H. S. Schgal	3527000	O. P. Pushkarna	88000	88000 S. P. Bhatta	4597725	4597725. R. C. Rastogi,	42000
Juliupdur .	Dogar Singh.	2220500	B. S. Bhullar	49500	S. D. Shastri	2790000	2790000 B. S. Bhullar	155500
Chandigarh.	R. N. Sharma	2064000	J. K. Passi	13000	13000 S. L. Mittal	2818000	2818000 Sh. Bodh Raj.	20000
Ajmer	N. C. Solanki	3251000	3251000 P. N. K. Pandit	8000	8000 N. C. Solanki	4311500	4311500. P. N. K. Pandit	:
Central. Zone)					
Lucknow .	B. S. Agarwal	2315000	2315000 R. C. Shukla	102000	V. N. Kapoor	4243500.	4242500. R. L. Deb.	96500
Kanpur .	O. P. Lal	2108000	L. P. Singh	190000	G. P. Gohai	3224500	B. B. Singh	140500
Meerut .	J. C. Goyal	3017950	G. B. Gupta	Z	J. P. Singhal	3445000.	V. N. Mchrotra	138000
Agra	Rameshwar Rathi	2331000	R. C. Yadav	ΞŽ	M. L. Agarwal	2041300	J. C. Goel	46500
Varanasi .	S. R. Tiwari	2592000	B. N. Srivastava	62000	S. P. Tiwari	2280000	2280000 B. N. Srivastava	1,0500
Indore	O. P. Wadhwa	2405000	R. P. Dutaj	35000	O. P. Wadhwa	2705000	M. L. Tiwari	33000
Jabalpur .	H. S. Kachar	2749500	2749500 S. S. Bansal	22000	22000 H. S. Mochar	4512000	4512000 G. D. Agarwal	15000

								•	18									
		Sum	Rs.		10000	134500	22000	81000	102500	8119	98000	209000		495500	94000	285500	112500	75500
1967-68	Minimum	Name of Develop- ment Officer			3535069 K. J. Basu	2724500 S. C. Dhar	3068000 N. N. Manna	Mrs. R. L. Chakra-	A. Saran	34835cc G. P. Srivastava	B. P. Roy	4173000 A. K. Sen		34915co B. Abdul Sanari	P. S. Nagarajan	K. V. Subba Rao	K. V. R. Swemy	3171CCO V. Radhakrishran
1961		Sum	Rå		3535069	2724500	3068000	2472000	3618000	34835cc	3037250	4173000.		3491500	3029100	25285co	>>53332	3171600
	Maximum	Name of Develop- ment Officer,			45000 T. P. Poddar	A. K. Chakraborty	stooo P. C. Goswami	B. C. Royn	43000 J. P. Virnave	610co N. K. Sirha	207000 P. Chakrabortvi	P. Pradhan		371000 K. I. Sheny	P. Ramanathan	M. Kesava Rao	M. Lakstmich	350со Р. Капедаказа
, ,		Sum Assured	Rs.		45000	00089	\$1000	64000	43000	00019	207000			371000 .]	211500 .]	186500	25000	350C0
1966-67	Minimum	Name of Develop- ment Officer,			8091000 K. J. Bose	P. C. Ghosh	N. N. Manna	G. L. Thangsama	S. L. Kundra	S. P. Singh	S. Iv. Tavori			G. Halanpa	N. N. Srikantaswany 211500 P. Ramanathan	B. Vakkateswar Ran	D. Nagatasharam	2748000 B. V. R. Naidu
961		Sum Assured	Re.		8091000	2452000	3521000	2307000	4086000	3832000	2284000	285,500		3386500	2798500	2310000	2819000	2748000
	Maximum	Name of Develop- ment Officer			N. K. Das	A. K. Chakraborty	T. N. Roy Burman	S. Dutta	R. S. Agarwal	R. K. Upadhyay	K. N. Sharma	J. D. Chatteljee		K. I. Sherry	M. K. Ramachand-	M. Sompath Rao	M. Lakshmiah	S. R. Venkatraman
	Name of	O E C		Eastern Zone	. Calcutta .	Jalpaiguri .	Asansol .	Gauhati	Patna	Muzaffarpur	Jamshedpur	Cuttack	Southern Zone	Udipi	Bangalore	Hyderabad .	Machilipatnam .	Madras

218000	254500	x76000			160000	426000	288000	161000	161000	222500	201000	144500
13048co N. Verkata Rao	2332000 S. S. Moni	5510500 M. Somasundaran			3778000 B. N. Sheth	4576000 C. K. Kapadir	3882000 S. B. Patel	3897000 G. R. Vyas	2763000 K. H. Purandare	2302000 C. V. Bandekar	2470000 H. S. Gujarathi	3229750 H. S. Mhaisalkar
1304800	2332000	\$510500			3778000	4576000	3882000	3897000	2763000	2302000	2470000	3229750
170000 IK. S. Ramaswamy	315000 K. Syed Hussain!	53500 J. C. Nichani	:		J. L. Dholakia	R. G. Thakkar	142000 H. K. Pachigar	[180000 K. G. Shah]	240000 P. B. Garri	160500 B. P. Shah :	246500 M. S. Shukla!	170000 O. P. Sangar
170000	315000	\$3500	118500	1000	206000	313500	142000	180000	240000	160500	246500	170000
2155000 P. P. Viswanathan	2178000 V. Chellan	4639350 K. B. Menon	2787000 T. T. Jacob		2559,00 T. B. Dhirwani 206000 J. L. Dholakia	3315000 3. N. Chauhan 313500 R. G. Thakkar]	3385000 u. N. Patel	4978000 G. R. Vyas]	1813000 K. N. Joshi	1653000 P. A. Chavan	2065500 S. N. Pandit!	3412000 G. S. Bhide
2155000	2178000	4639350	2787000		255%,00	3315000	3385000	4978000	1813000	1653000	2065500	3412000
S.S.H.K. Suhara-	K. Syed Hussain	. K. N. Vasudevan	. P. C. Thomas		. J. D. Dholakia	. V. T. Brahmohatt	. H. K. Pachigar	Y. A. Dalal	. A. V. Dhavale	. C. K. Mulani	. C. K. Agarwal	O. P. Sangar
Thanjavur	Madurai .	Coimbatore	Trivandrum	Western Zone	Rajkot .	Ahmedabad	Surat .	Hombay .	Satara .	Poona .	Nasik .	Nagpur

APPENDIX 13

Chapter VIII—Para. 8.20.1)

SCHEDULED PREMIUM INCOME

Scheduled Premium Income is the first year's gross premium adjusted as per table below :-

Tables Nos.	Period	Credit
1, 2, 3, 4, 5, 6	15 years and over	100%
9, 10, 11, 12, 14	. 10—14 years	60%
15, 16, 17, 18, 19	5—9 years	30%
20, 22, 23, 24, 25	, I—4 years	5%
26, 27, 28, 33, 34	•	
46, 47 and 48	- Silver	
21, 35, 36, 37, 38	. 10 years and over	30%
39, 40, 41, 42, 45	. I—9 years	5%
49, 50		
7, 8, 21, 43, 44 and 45	. Single Premium	5%

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APPENDIX 14

(Chapter VIII-Para 8.20.5)

Statement showing the Divisionwise Development Officers Distribution in Expense Ratio Basis for the year from 1965-66 to 1967-68

1.61					Upto 15%		15% &	15% & over upto 20%	%07 0	20% &	20% & over upto 40%	%040%	± %04	and over	
Name of the Division	Vision	İ		1965-66	1965-66 1966-67 1967-68		1965-66	1965-66 1966-67 1967-68		1965-66	1965-66 1966-67 1967-68	1967-68	1965-66	1965-66 1966-67	89-1961
NORTHERN ZONE															
Delhi	•	٠	•	17.2	8.91	12.0	16.3	14.4	7.8	48.6	1	13.1	6.41	24.4	3.98
Jullundur .	•	•		6.6	14.8		0.11	0.01	4.6	53.1	46.6	41.3	9.92	28.6	38.2
Chandigarh .	•	•	•	13.1	8.9	5.11	12.6	5.01	9.8	47.7	44.3	43.8	9.92	38.4	36.1
Ajmer	•	•	•	73.7	13.5	9.5	23:1	11/3	13.0	37.5	48.4	1.64	0.91	27.1	28.7
CENTRAL ZONE					ৰ				A.						
Lucknow.	•			10.1	1.01	9.51	14.4	6.81	7.3	54.8	54.4	46.8	20.7	9.22	30.3
Kanpur	•	•		12.8	9.11	I . 9I	15.5	0.11	8.8	54.5	52.1	43.0	17.2	25.3	32 · 1
Meerut				5.61	50.6	19.4	9.91	8.01	13.1	43.6	1.64	48.2	20.0	20.5	19.3
Agra	•		•	15.3	6.3	4.11	22.4	10.1	2.11	\$0.3	55.0	8.05	12.0	28·I	25.8
Varanasi.	•			6.21	0.01	10.2	17.5	8.5	8.01	0.15	85.0	8.85	18.5	26.4	25.2
Indore	•		•	15.2	16.4	0.11	8.91	8.7	0.11	26 ·8	74.9	1.65	11.2	:	6.81
Jabakpur	•			31.3	13.5	5.6	26.7	1·8	6.4	31.3	78.7	35.8	10.7	:	48.0

Name of the Division	vision			Upto 15%	%	15% &	15% & over upto 20%.	0.20%	20% 8	20% & over upio 40%	5 40%c	٠,٢	40% ar.d over	ver	
			1965-66	89-6961 69-9961 99-5961	1967-68	1965-66	89-6951 69-9961 99-5961		1965-66	1965-66 1566-67 1567-08	37-2951	1).5)51	89-2961 2)-9751 17-5751	1967-68	
THEN YOUR															
TANA TONIA															
Jalcutta .			5.11	× ×	13.5	8.91	12.5	6.7	46.4	7.61	0.61	€.61	5.62	6.98	
Jalpa guri			15.0	1.51	9.8	21.2	0.41	11.4	48.8	6.05	6.19	0.51	0.41	18.1	
Asar sol			6.41	7.3	6.7	5.50	9.61	16.3	10.7	46.6	6.05	3.51	26.4	26.1	
Gauhati , ,			18.7	20.5	12.6	25.8	9.92	11.3	6.95	46.7	49.5	× 0.	6.2	9.91	
Patna			19.4	30.3	21.6	9.92	4.02	6.81	38.7	38.2	40·I	15.3	11 · 2	7.61	
Muzaffarpur .			21.0	18.0	14.2	25.9	17.3	14.2	47.5	6.84	44.5	9.	8.51	27.1	
Janshedpur .			24.6	26.5	21:3	30.4	27.6	20.4	39.2	42.5	45.4	. vo	7 .6	12.0	52
Cuttack		•	16.5	15.4	17.0	13.9	17:5	14.2	15.6	48.5	44.3	2.1.0	78.6	24.6	
UTHERN ZONE					प्रते प्रते	法位) :)	7	
Bangalore .			44.9	36.8	32.2	25.4	35.2	30.7	6.42	25.9	33.8	2.7	5.7		
Udipi			57.2	57.8	\$0.5	25.8	20.5	26.0	15.7	20.5	22.6	1.3	1.3) i	
Hyderabad .		•	40.0	34.0	23.5	22.4	23.1	. 22.2	34.3	37.4	6.97	, "		1 1	
Madras			0.4	40.8	39.5	32.5	23.2	24.5	22.9	34.5	32.6	. 0		, ,	
Machilipatnam.			31.2	26.1	8.91	28.3	20.1	16.4	35.8	46.6	53.4	. 1.			
Thanjavur .			12.6	7.5	9.4	24.3	15.9	13.9	53.4	9.69	62.1		, c.	· · · · · · · · · · · · · · · · · · ·	
Jadurai.			32.8	26.2	8.81	39.5	33.8	31.5	28.0	36.9	48.2	` :		r .	
Coimbatore .			35.9	29.5	6.81	30.5	28.8	55.6	31.3	37.7	. 8 4	, 4	, 4	. 00	
												,	•		

										53
21.4		14.1	3.7	2.5	4.1	5.2	14.0	0. 01	6. ⊗	9.02
1.1		8.11	6.1	4.4	4.3	0.9	8.0	1.91	9.8	15.5
3.3		15.5	3.3	∞ •	7.7	6.01	7.5	8 .6	8.9	9.11
55.0		50.4	36.5	30.0	37.5	55.5	6.\$\$	54.5	20.4	45.5
46.1		21.7	38.7	28.4	5.62	0.24	20.7	85.6	42.2	45.3
38.5		37.3	32.5	23.7	25.8	45.3	43.0	6.64	33.4	40.5
16.2		18.2	24.4	24.5	24.0	53.6	14.7	6.22	23.2	15.7
25.8		20.3	22.8	22.4	20.4	23.2	22.0	9.81	22.3	17.7
28.7		26.5	24.3	17:8	24.3	20:4	25.9	32.9	5.97	22.0
7.4		17.3	35.4	43.3	34.7	13.4	15.4	6.21	6.91	18.5
9.02		16.2	9.98	4 8.	45.8	23.5	19.3	12.4	9.97	21.8
26.2		31.0	6.68	27.7	49.7	23.4	53.6	13.4	33.3	2.92
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	\sqrt{E}			-						A AS
Trivandrum	WESTERN ZONE	Rajkot .	Ahmedabad	Surat .	Bombay .	Satara	Poona	Nasik	Nagpur .	CORPORATION AS A WHOLE

(Chapter IX—

Zonewise statement giving number of Agents who completed New

APPENDIX

ZONE		A b	Active Agents ut not valified	min bus quo less	np eted imum iness ota but than 50000	Rs. 50 over	pleted ness of 2000 ar but than lac	and d but	over less Rs. 2
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	 	U	 R	U	R	U	R	U	R
NORTHERN .		654	7 6743	66 0	1724	1341	1328	933	887
CENTRAL .		. 376	5 5930	714	2870	1154	1698	787	1045
EASTERN .		. 705	5 8527	2379	6062	2257	2469	1107	1438
SOUTHERN .			0 17357	- 1	6839	1929	3947	1121	2247
WESTERN .	-	. 1100	2 6198	1761	3178	2969	1750	1834	1236
Total		. 3628	9 44750	6589	20673	9650	11192	5782	6853

15 Para 9·3·7)

Business in different slabs in Urban and Rural Sectors

Period 1-4-67 to 31-3-68

but	over less Rs. 3	Rs. 3 and 6 but than l	over less Rs. 5	Rs. 5 and 6 but le than R	over ess s. 10	lacs ove	r but than 15	Rs. 19 and 6 but than I lacs	over less Rs. 20	Rs. lacs ov	and	Total qualified (Total of to ro	Cols. 2
(5	3)	(6))	(7)	`	(8)	· (9)	(10	o)	. (1	1)
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228	345	134	153	48	51	7	4	ī	3	٠.		3073	6169
294	411	168	206	58	57	ΙΙ	7	I		3	2	62 78	10652
276	6 0 7	196	268	55	62	11	2	4		2	I	4669	13973
544	319	347	165	178	63	29	6	5	ı	•		7670	6718
1608	1933	993	938	396	271	66	20	12	. 4	9	3	25105	41887

APPENDIX-16

(CHAPTER IX—PARA 9.10.1.).

LIFE INSURANCE CORPORATION OF INDA

DIVISIONAL OFFICE

Branch Office Address.

Date

19 .

DEAR SIR/MADAM,

Re: Your application for Agency/Agency Code No.

With reference to your application dated since you are holding licence No. effective from from the Controller of Insurance we have pleasure in appointing you as an Agent of the Life Insurance Corporation of India (hereinafter called "The Corporation") at in the District of within the jurisdiction of Branch as from

Your appointment as an Agent is subject to the conditions hereinafter stated:

1. You are required to complete in each agency year an aggregate minimum business as stated hereunder:—

- (a) If you are working in a City or Rs. 40,000 sum assured under life insurance town group with a population of policies on six different lives or general one lakh or over according to 1961 insurance premium income of Rs. 4,800 or combination of life and general insurance business deemed equivalent.
- (b) If you are working in any other Rs. 20,000 sum assured under life insurance policies on six different lives or general insurance premium income of Rs 2,400 or combination of life and general insurance business deemed equivalent.
- Note: (1) For purpose of this clause and Clause 2, general insurance premium income of Rs. 120 is deemed equivalent to Rs. 1,000 life sum assured.

 - (3) The subsequent agency years are the successive period of 12 months from the end of the first agency year.

- 2. If you fail to complete the requisite volume of business specified in clause (1) above in any agency year, your agency will stand automatically terminated from the beginning of the agency year following, provided however, that
 - (a) If you had completed the requisite volume of business specified in clause (1) above in the preceding agency year and have also completed during the current agency year:—
 - (i) if you are working in a city or town group with a population of 1 lakhs or over according to 1961 census an aggregate business of Rs. 10,000 life sum assured or over, or Rs. 1,200 general insurance premium income or a combination of life and general insurance premium income or a combination of life and general insurance business deemed equivalent.

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(ii) if you are working in any other place, an aggregate business of Rs. 5,000 life sum assured or Rs. 600 general insurance premium income or a combination of life and general business deemed equivalent.

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(iii) if you show valid cause for your failure to complete the requisite volume of business to our satisfaction (of which we shall be sole judges).

the agency will stand renewed.

- 3. In computing your business for purposes of Clause (1) or (2) above the business done by you from any part of India will be taken into account; similarly for the purpose of computing New Life Bonus the first year commission earned on any policy introduced by you from any part of India will be taken into account.
- 4. As full compensation and remuneration for services of all kinds rendered by you to the Corporation with regard to your agency, you will be paid commission as per the schedule of commission rates in force from time to time (the current schedule of commission rates being given on the last page).
- 5. The statement made by you in answer to the various questions in the agency application form and the declaration made thereto shall be the basis of this contract, and if any untrue averments be contained therein, this contract shall stand automatically terminated from the date on which the untrue averment comes to the knowledge of the Corporation.
- 5 (a). Your appointment as an agent will stand automatically terminated if at any time you become subject to any of the disqualifications enumerated below, as from the date of commencement of such disqualification:—
 - (a) If you are found to be a minor.
 - (b) If you become blind in both eyes or stone deaf or dumb.
 - (c) If you are an undischarged insolvent or are declared insolvent Court of competent jurisdiction.

- (d) (i) If you are found to be of unsound mind by a Court of competent jurisdiction;
 - (ii) If you are found to be guilty of criminal misappropriation or criminal breach of trust or cheating or forgery or an abetment of or attempt to commit any such offence by a Court of competent jurisdiction within the preceding five years or at any time hereafter;
 - (iii) If in the course of any judicial proceeding it has been found that you have knowingly participated in or connived at any fraud, dishonesty or misrepresentation against an insurer or an insured.
- 6. The Corporation shall also have the right by written notice to you to forthwith terminate your appointment in any of the following events:
 - (a) If in its opinion your conduct becomes such as to render you unfit to act as its agent;
 - (b) If in its opinion you act in a manner prejudicial to the interests of the Corporation or to the interests of its policyholders;
 - (c) If evidence comes to the knowledge of the Corporation which in its opinion is sufficient to show that you have been allowing and/or offering to allow rebate of the whole or any part of the commission paid to you.
- 7. It is a condition of this appointment that if any relationship you may have or you may subsequently acquire with any of the Corporation's Development or Administrative Officers, staff Members or Medical Examiners or Agents or not disclosed to the Corporation and the decision of the Competent Authority for the continuation of the Agency in spite of such relationship obtained the Agency will stand terminated without notice.
- 8. On termination of your agency at any time and for any reason whatsoever, you will have no claim against the Corporation for remuneration or compensation except that you will become entitled to settlement of your account at the date of termination, and the benefits that may accrue to you in terms of Section 44 of the Insurance Act, 1938 as undernoted:
 - (a) If you have served the Corporation as an agent continuously and without a break for at least 5 years, and policies assuring a total sum of not less than Rs. 50,000 effected through you are in force on a date one year before the termination of your agency and provided the termination of your connection is not occasioned by fraud, the Commission on renewal premiums payable will be according to the commission rates in force from time to time on the date of severance of your connection as an agent but in any case not exceeding 5 per cent.
 - (b) In the event however, of severance of your connection with the Corporation as an agent after you have served the Corporation continuously and without a break for an aggregate period of 10 years, the commission on renewal premiums

- payable will be according to the commission rates in force from time to time irrespective of the volume of business to your credit, but in any case not exceeding 5 per cent, provided the termination of your connection is not occasioned by fraud.
- (c) In the event of your death, the commission as provided in (a) and (b) above would become payable to your heirs or nominee under Section 44(2) of the Insurance Act, 1938.
- NOTE:—The term "TERMINATION" or "SEVERANCE" used in (a) and (b) above would relate to "TERMINATION" or "SEVERANCE" by reason of death also.
- 9. As an agent you are not authorised to collect moneys, accept risks or bind the Corporation in any way other than to collect the Deposit towards the First Premium and Fees in respect of life insurance proposals, as stated in the booklet entitled 'Hints to Agents'** or to become an assignee except with the prior permission in writing of the Divisional Manager, under policies on the lives of persons other than your own or your very near relatives such as wife or minor children or major children if they are members of a joint family, or to get assigned to such very near relatives policies on the lives of persons other than their near relatives. You are also not authorised to collect or pass receipt for moneys paid towards premiums in respect of which remittances should be made to the Branch Office of the Corporation concerned, and receipt in the Corporation's official form obtained.

You are also not authorised to grant credit, in respect of general insurance business, except strictly in accordance with instructions that may be issued to you. In respect of any unauthorised collections, you will be acting as an agent of the party concerned and not as an agent of the Corporation and you alone will be answerable to the party for the consequence of such unauthorised action.

The Corporation, may at its discretion, require you to collect renewal premiums from policyholders.

- 10. Further, in terms of the Insurance Act, 1938, an Insurance Agent is prohibited from allowing or offering to allow either directly or indirectly as an inducement to any person to effect for renew a policy of Life Assurance any rebate of the whole or part of the commission payable. An agent making default in complying with this provision will be punishable with fine which may extend to five hundred rupees. You should particularly bear this in mind.
- 11. You will not be entitled to commission on a policy taken out by you on your own life unless you have secured policies on 6 different lives excluding your own and you have been an insurance agent continuously from the time of your soliciting or procuring the first policy on each of such six lives or proposing for the policy on your own life, whichever is earlier, till the time when the policies on those 6 lives and the policy on your own life have all been issued.

^{**}Nor or you authorised or allowed to advance premiums to the Corporat on on behalf of Policy holders.

¹⁴ M. of Fin.-5.

- payable to you whether under this appointment or any previous appointment with Corporation or an Insurer or Insurers whose business has been taken over by the Corporation for recovery of any indebtedness due to the Corporation or the Insurer or Insurers as aforesaid and may apply any such sums directly towards realisation of such debts.
- 13. You are required to take out a licence under Section 42 of the Insurance Act, 1933, from the Controller of Insurance authorising you to work as an Insurance Agent, and further to get licence renewed in time as required under the Insurance Act, 1933. This is necessary to entitle you to solicit insurance business on behalf of the Corporation and also to receive commission in respect of the business already done. Any contravention of the provisions of the Insurance Act in this connection will render you liable to the penalties prescribed therein. The licence is required to be renewed in chain and without break and it will not be possible for the Corporation to entertain any business through your agency or to pay you any commission in respect of the business already done by you, during the period that you do not hold a valid licence. If such business is entertained by the Corporation through inadvertance, you will not be entitled to get any credit for such business (which will be treated as 'DIRECT' business by the Corporation) nor to any commission on such business.

If the agency licence is not renewed in chain from the date of expiry of the earlier licence, you will cease to be an insurance agent under the Insurance Act, 1938, and in that event you will be entitled only to the benefit mentioned in para 8 hereof which may have accrued to you on the date of expiry of the last licence.

- 14. You are being supplied with a booklet entitled "Hints to Agents" and you should adhere to all the instructions contained therein (or any modifications thereof as may be made by the Corporation from time to time) which are binding on you. You will also be required to comply with such other instructions as may be given to you from time to time.
- 15. In addition to securing new business, you are expected to see that the Policies you introduce are kept in force by payment of premiums on the due date to the Corporation. You should also maintain a record of the policies introduced by you with particulars of the dates on which renewal premiums fall due. A policy register for the purpose will ordinarily be supplied at cost by the Corporation as soon as you complete the minimum business you are required to procure as per terms hereof.
- 16. In case you shift your area of operation to the jurisdiction of another Branch in the Zone or outside the Zone by reason of permanent change in your residence, you should give due intimation to your controlling Branch about your change of address, as failure to do so without any valid reason may adversely affect your interests.
- 17. These terms of appointment as also the schedule of commission rates stated in the accompanying schedule may, however, be varied at any time by the Corporation giving due intimation in that behalf.
- 18. In addition to terminating your service for any of the reasons mentioned in the preceding paras 5, 5a, 6 and 7, the Corporation shall have the

might to terminate this appointment by giving you one month's notice to that effect and you also will have such right subject to the provision of para 8.

The terms and conditions which the Corporation may lay down from time to time with respect to the appointment of agents will be binding on you.

Yours faithfully, Branch Manager

Please return the Second and Third Copies of this letter duly signed at page 4 to the Branch Office whose addressing ven above, signifying acceptance of your appointment as Agent of the Corporation.



Schedule of Commission Rates.

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Tables	On 1st year's Premium	On 2nd, 3rd and subsequent Premiums,	On 1st Year's Premium	On 2nd, 3rd and Subsequent Premiums.	On 1st Year's Premium	On 2nd, 3rd and subsequent Premiums.	On 1St Year's Premium	On 2nd, 3rd and subsequent Premiums.	On a.l Single Premiums.
(i) 1, 2, 3, 5, 1i.	%	%	*	*	*	*	×	*	*
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20, 33, 34, 46, 47 and 48.	25 73	7± & 5	20 74	72 & S	IO	٧٠	*0	\$ 2	Ħ
(ii) 41 and 50	IO	۶,	To		72	3	. 2	*	
(iii) 21 and 45	73	п	7.3		73	•	8	4	
(iv) 7, 8, 43 & 44	:	:			1	1	1		

Commission will be paid at the following rates on policies issued under Table 58,

First year's Commission .

. 74 of First Year's Premium.

At the outset

Usual Rates applicable to the Limites, payment Life or Endownsent Assumane Scheme as the ease may be.

After conversion

New Life Bonus at the following rates will become payable according to the rules of the Corporation. First Year's Commission earned during agency year (excluding commission on single permiums and commission under deferred Annuity and Pure Endowment Policies) Re. 400 or more, but less than Rs. 700 Re. 700/- or more, but less than Rs. 1000 Re. 700/- or more, but less than Re. 1000 Re. 700/- or more but less than Re. 1000 Re. 700/- or more but less than Re. 1000 Re. 700/- or more but less than Re. 1000 Re. 700/- or more but less than Re. 1000 Re. 700/- or more but less than Re. 1000 Astronomeration of more at the proposer's age 56 or over will be intented as Policies whereunder premium contented and the first Year's Commission manual manual payable according to the first Year's Commission (a) The ratios in the first column.	Nonewal Commission 3% of Rosewal Pressina	å
New Life Bonus at the following rates will become payable according to the rules of the Corporation. First Year's Commission earned during agency year (excluding commission on single premiums and commission under deferred Annuity and Pars Endowment Policies) Ra. 400 or more, but less than Rs. 700 Rs. 700/- or more, but less than Rs. 1000 Rs. 1000 or more Rs. 1000 or more Rs. 1000 or more Rs. 1000 or more Asymptote at the proposer's age 56 or over will be treated as Policies whereunder premium cases at great the first column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	•	Do.
New Life Bonus at the following rates will become payable according to the rules of the Corporation. First Year's Commission earned during agency year (excluding commission on single premiums and commission under deferred Annuity and Pure Endowment Policies) of the First Year's commission. Re. 400 or more, but less than Re. 1000 Re. 700/- or more, but less than Re. 1000 Rs. 1000 or more and a effected at the proposer's age 56 or over will be treated as Policies whereunder premium cases at age 70 for the purpose of fixing the premium-paying period. (2) The ratios in the second column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	New Life Bonus	
First Year's Commission earned during agency year (excluding commission on single premiums and commission under deferred Annuity and Pare Endowment Policies) No. 400 or more, but less than Rs. 1000 Rs. 100/- or more, but less than Rs. 1000 Rs. 100/- or more age 700 or more Rs. 100 or more Rs. 100 or more (a) The ratios in the second column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	New Life Bonus at the following rates will become payable according to the rules of the Corporation.	
Rs. 400 or more, but less than Rs. 700	First Year's Commission earned during agency year (excluding commission on single 'premiums and commission under deferred Annuity and Pure Endowment Policies)	New Business Bonus as proportion of the First Year's commission.
Rs. 700/- or more, but less than Rs. 1000 Rs. 1000 or more 2/5th Norg:(1) Policies under Tables 1 and 2 effected at the proposer's age 56 or over will be treated as Policies whereunder premium coases at age 70 for the purpose of fixing the premium-paying period. (2) The ratios in the first Column.	Re. 400 of more, but less than Rs. 700	1/5th
Nors:—(1) Policies under Tables I and a effected at the proposer's age 56 or over will be treated as Policies whereunder premium coaces at age 70 for the purpose of fixing the premium-paying period. (2) The ratios in the second column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	Re. 700/- or more, but less than Rs. 1000	3/10th
Norr:(1) Policies under Tables 1 and 2 effected at the proposer's age 56 or over will be treated as Policies whereunder premium cases at age 70 for the purpose of fixing the premium-paying period. (2) The ratios in the second column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	Rs. 1000 or more	a/5th
(3) The ratios in the second column of the table giving the rates of New Business Bonus would be applied to the First Year's Commission mentioned in the first column.	Nor:(1) Policies under Tables 1 and 2 effected at the proposer's age 56 or over will be treated age 70 for the purpose of fixing the premium-paying period.	us Policies whereunder premium coaces at
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		•	•	•	Bonds, Contract Guarantee and other Specialised classes	
	•		•	•	r Sp	•
			•		d oth	
		જ્ઞ			Se an	
•		class		•	arant	8
		(excluding specialised classes)		•	ਨ ਹ	and Credit Guarantees
	•	Speci		• :	Contra	it Gu
	•	ading	•		spc.	Cred
	•	(exc)	-		y Boi	and
		1con	ing		Mone	chase
Fire	Motor	Miscellancous	Engineer	Marine!	Earnest	Hire Purchase

**Commission ranges between 10% and 15%.

APPENDIX 17
**
(Chapter X—Para 10.2.3)

Lapses after payment of the First Instalment of Premium

Divisional Office	8	•		æ	atios of Lapses af	ter First Instain	Ratios of Lapses after First Instament of Premium to New Business (Based on Sum Assured)	o New Business	s (Based on Sum	Assured)
		,	•	1959	1960	1961	1962-63 (15 months)	1963-64	1964-65	1965-66
NORTHERN ZONB	18				-					-
Delhi .	•	•	•	13.77	21.97	25.89	16.40	17.53	15.20	13.8
Aimer.	•	•	•	29.10	36.76	40.73	14.22	26.78	26.01	27.89
Chandigarh.	•	•	•	26.34	28.76	31.69	31.20	25.40	21.00	23.07
Jullundur. CENTRAL ZONB	•	•	•	21.11	33.29	38.45	31,93	28.82	20.03	20.08
Kanpur .	•	•	•	51.64	23.38	22:75	22.31	18.43	17.54	21.34
Lucknow .	•	•	•	24.69	21.52	13.94	16.74	90.91	18.83	20.71
Agra	•	•	•	21.19	23.97	25.68	28.35	24.24	24.99	₹0. † 7
Meerut .	•	•	•	21.37	25.46	20. I3	21.24	18.60	14.74	18.56
Indore	•	•	•	15.96	20.43	23.13	20.53	18.21	19.61	11.18
Jabalpur	•	•	•	68.6	11.48	21.16	11.91	15.34	30.36	10.92
Varanasi	•	•	•	28.19	28.96	26.26	29.10	25.98	24.39	22.57
EASTERN ZONE										
Calcutta .	•	•	•	20.41	21.13	20.82	17.80	16.42	27.11	81.6
Asangol .	•	•	•	23.68	32.41	12.76	13.45	13.66	13.68	10.26

Cutralcik.	•	- 4	٠.	27.43	28.89	26.96	2:08	20.75	16.13	78 78 9 9
Gauhati	•	•	•	14.79	15.06	21.17	59.22	14.75	16.32	14.00
Jalpaiguri .	•	•	•	21.32	10.01	22.76	13.64	22.36	7	2 y 3
Jamshedpur.	•	•	•	10.11	28.38	27.10	17.20	5 5	/a C1	73.50
Muzaffarpur	•	•	•	28.34	33.67	¥37·88	97.18	7 . 6	TWN 3	18.11
Patna	•	•	•	16.69	16.57	24.02	28.58	ςο ς. γους	10.97	24.30
SOUTHERN ZONE	100				Š		i	S	24.72	25.18
Madras .	•	•	•	15.66	16.46	17.24	18.76	17.37	36.01	
Bangalore .	•	•	•	11.33	18.81	15.89	15.23	14.78	18.46	75.11
Coimbatore.	•	•		09.51	19.54	15.07	24.35	14.12	2 5	12.20
Hyderabad .	•	•		22.59	26.27	26.48	18.69	7.46	3 A	777 43 N
Madurai	•	•		26.00	24.43	13.79	16.26	14.86	75.51	W.Y.
Machilipatnam		•	•	28.05	31.93	31.97	25.94	22·61	95.OI	12.28
Trivandrum	•	•	•	16.58	23.74	22.78	10.54	11.86	14.26	13. CF
Thanjavur.	•	•		:	:	:	24.23	23.56	}	43.78
Udipi .			•	15.55	16.22	21.96	22.95	18:57		- West
WESTERN ZONB									4	t o .
Bombay.	•	•	•	8.05	9.73	9.56	8.14	7.72		8
Nagpur .	•	•		14.46	14.61	11.24	12.82	27.33	17.31	88.0
Nasik .	٠.			17.52	16.61	21.14	10.26	26.43	AC 04	19.14
Poons .	•	•		15.00	10.17	30.10		5 , 04	45.70	21.83
-	-		-	; i.	1. 6-	00.17	62.91	16.95	17.86	15.27

Divisional Office	000	•	24	atios of Lapses	Natios of Lapses after First Instalment of Premium to New Business (Based on Sum Assured)	nent of Fremium to	New Business	Based on Sum A.	(barne
			1959	1960	1961	1962-63 (15 months)	1963-64	1964-65	99-5961
Mejbes			11.48	14.13	16.89	16.23	13.79	16.49	19.91
Abmedabed .		•	14.48	14.51	15.33	14.78	6.38	14.55	13.80
France .	•	•	18.04	18.68	61.Ec	20:10	68.80	19.61	£1.61
Suces .		•	6.33	10.33	12.45	11:49	12.30	12.58	13.45
LLC.	•	•	18.03	21.49	23.05	18.51	16.50	15.87*	15.040

APPENDIX 18

(Chapter X-Para 10.3.1)

1. Percentage of Lapses* after the payment of first and subsequent instalments, with YEARLY mode of payment of Premium, out of a new business sample, subdivided according to (I) Month of Issue; Peak (March or December) and Non-peak (other months), (2) Medical and Non-Medical and (3) Business pertaining to Divisions which are predominently Rural and Urban Divisions.

Classifications	Number of ps	instalments id
CHESTICATIONS	I	3
Poek	. 10.78	7:04
Non-Peak	9.18	4.25
Medical	, 10·0 7	5-40
Non-Medical	. 10.75	8.96
Urrban	. 6-34	5.33
Rucal	16.97	7:44
TOTAL for all Classes of Business	10.51	6-14

^{*}based on the number of policies

APPENDIX 19

(Chapter X-Para 10.3.1)

2. Percentage of Lapies* after the payment of first and subsequent instalments, with haf-yearly note of payment of prend in out of a new business sample, subdivided according to (1) Month of Issue; Peak (Mirch of December) and Non-peak (other months) (2) Medical and Non-Medical and (3) Business pertaining to Divisions which are predominently Rural and Urban Divisions.

Classifications					N	umber of insta	Iments paid
				I	2	3	4
Peak		•	•	19-45	7 · 93	3 · 99	3.47
Non-Peak.	٠	• *	٠	17-19	7.64	4.03	6.47
Medical .	•	•	•	16.69	7:38	4.17	5·46
Non-Medical		•	٠	22 · 86	8.83	3·67	2.54
Urban .	•			12:25	6.63	3.53	4:33
Rural .		•	•	23:51	8 74	4.37	4.65
STOTAL C		•	_	वयाम्य.	1 117		···
TOTAL for a Business.	ա C	iasses •	or •	18.62	7.85	4.01	4.52

^{*} based on the number of policies.

APPENDIX 20

(Chapter X-Para 10.3.1)

3. Percentage of Lapses* after the payment of first and subsequent instalments, with Quarterly mode of payment of premium, out of a new business sample, subdivided according to (1) Month of Issue; Peak (March or December) and Non-Peak (other months), (2) Medical & Non-Medical and (3) Business pertaining to Divisions which are predominently Rural and Urban Divisions.

O1101			Nur	nber of I	nstalmen	ts paid			
Classification	13	x	2	3	4	5	6	7	8
Peak .	•	31.31	7.75	3.62	4.91	2.43	2·11	2.24	2.82
Non-Peak	•	26.50	7·70	4.71	3.80	2.36	2.05	2.25	1.44
	_		₹			9			
Medical .		27-90	7.64	4.40	4:98	2.41	2·20	2 · 58	2.07
No1-Medical	•	31 · 72	7.85	3.29	3:90	2.39	ì•95	1.86	2.68
	_				15,15,15				
Urban .		24.39	6.76	3.84	4.67	2.28	2.06	2.39	2.17
Rural .	•	34·9 <u>1</u>	8.74	4:24	4:30	2.53	2.12	2.10	2.54
TOTAL for a				- 1 - 0.T			2.00		2.26
siness.	•	29.56	7· 7 3	4.03	4.49	2.40	2.09	2.24	2.35

^{*} based on the number of policies.

APPENDIX 21

(Chapter X-Para 10.3.1)

4. Percentage of Lapses* after the payment of first and subsequent instalments, with Monthly mode of payment of premium, out of a new business sample, subdivided according to (1) Month of Issue; Peak (March or Decembr) and Non-Peak (other months), (2) Medical and Non-Medica and Business pertaining to Divisions which are predominenty Rural and Urban Divisions.

Ol							Num	Number of Instalments paid				
Classific	ation 3				I	2 & 3	4 to 6	7 to 12 1	3 to 18	19 to 24		
Peak .	•	•	•	•	8.88	9.87	13.82	17:20	9.20	8.76		
Mon-Pesk	•	•	•	•	12.16	11.26	5.86	12.83	9.63	5.93		
Medical .	•		•		11.04	9:45	6.47	19.33	7:33	4.22		
Mon-Medica	i .	•	•	•	9.23	11.08	12.92	13.54	10.45	8.98		
Vrben .	•	•			11.80	13.40	14.51	19.24	10.79	8.42		
Rucul .	•	٠	•	•	6:54	3 27	1.31	1.06	4.26	3.77		
TOTAL for	ra' C	lasses	of B	18i- •	10.27	10.46	10.46	15.33	9.38	7:45		

N.B.—The sample consists of policies other than those under Salary Savings Scheme.

^{*} based on the number of policies.

APPENDIX 22(a) (Chapter X-Para 10.6.1) Zonewise Lapse Analysis

NORTHERN ZONE

Y	ear (of Issu	ie :			Lapse 0	Rate (%)	at mean dur 2	ration 3	Total 0—3
1958				·	 -	0.9	17.5	11.1	6.5	36 . 0
1959		•				1.3	22.8	10.0	7.3	41.3
1960		•				0.8	26-3	12.9	7:5	47.4
1961	•	•				0.7	33.4	11.3	6.3	51.7
1962-6	3	•				2.3	26.3	10.6	5.4	44.6
1963-6	4	•	•	•	•	2.7	23.8	10.1	5.9	42.5
1964-6	5	•		•	•	2.7	22.9	9.8	5.9	41.3
1965-6	6	•	•			2.5	23.6	10.3		
1966-6	7		•			2.2	22.7			
1967-6	8					1.7				

APPENDIX-22 (b)

(Chapter X-Para 10.6.1)

Zonewise Lapse Analysis

CENTRAL ZONE

Year of	Issu	e		Lapse Rate	(%) 1	at mean 2	duration 3	Total c−3
1958	•			1.5	22.4	10.4	7:4	41.4
1959	•		•	1.2	23.5	12.1	6.4	43.5
1960	•	• •		1.0	26.2	10.9	6.8	44.
1961			· .	1.3	26.4	11.3	6•7	45· 7
1962-63				1.9	24.3	9.6	4.6	40.4
1963-64	•	•		2: I	24.6	8.9	5.0	40.6
1964-65		•		2.2	22.3	10.4	6.4	41.3
1965-66				2.4	20.9	9.4		
1966-67	· •·			1.8	21.4	1		
1967-68				1.6	व नयने			

APPENDIX 22 (c)

(Chapter X-Para 10.6.1)

Zonewise Lapse Analysis

EASTERN ZONE

Year of	Issu	ie			Lapse 0	Rate (%)	at mean 2	duration 3	Total
1059			- 1_ ·		2.2	22.1	70.2	2.5	38.2
1958	•	•	•	•	2.3	23 · 1	10.3	2.5	30.2
1959		•	•	•	1.6	21.5	5.4	6.3	38.8
1960	•		•		0.8	23.2	10.2	5∙0	39.5
1961	•	•		•	0.7	27.4	12.7	5.6	46.4
1962-63	•	•	•	•	1.2	22.0	11.9	4.1	39.2
1963-64	•		•		1.8	19.4	15.3	13.1	49.6
1964-65	•			•	4:0	28·o	18.3	9.7	€0.0
1965-66			•		4.1	16:3	16.3		
1966-67				•	2.6	19:4			
1967-68					2.0				

APPENDIX 22 (d)
(Chapter X, Para 10.6.1.)

Zonewise Lapse Analysis
Southern Zone

Year of	Issu	le 	-11) ——, ——,	Lapse o	Rate (%)	at mean	duration 3.	Total
1958				٠	I·2	17.4	11.4	0.6	30.6
19 59				•	o·8	20-3	8· 9	3.6	33 · 6
1960	•.				0.9	21.1	12.6	3.3	37.9
1961				•	1.0	19.9	11.1	1.6	33 · 6
1962-63			١.		1.6	20.7	8.4	3.3	34.0
1953-64					2:5	21·I	8.5	3.7	35.8
1954-65					2;4	21.5	9· 9	4 · I	37.9
1955-66		•			1:2	20.3	9.7		
1955-67					I O	티 구니 ⁴			
1967-68					1.6				

APPENDIX 22 (e)

(Chapter X-Para 10.6.1)

Zonewise Lapse Analysis

WESTERN ZONE

Year of	Iss	ue	 -		Lapse 0	Rate (%)	at mean 2	Duration 3	Total
1958	•			•	0.5	11.4	6.6	5·1	23.6
1959	•				0.7	11.6	7.0	4.8	24· I
1960			• .		0.6	12.8	7.8	5.3	26.5
1961		•			o·6	13.2	8.3	4.6	27.0
1962-63			•		1.0	13:1	7.6	5.0	26.7
1963-64	•				0.7	12.5	7.9	4.8	25.9
1964-65	•	•		•	0.8	12:5	7.5	4.8	25.6
1965-66					o:7	12.6	8·o		
1966-67					0.7	9.8			
1967-68		•	•		0.2	HUE I			

APPENDIX 23 (Chapter X—Para 10.6.1)

NORTHERN ZONE

Net Lapses—Absolute Figures in Lacs of Rupees (percentage of Lapse to New Business are given in Brackets). Absolute figures for 1967-68 are not available. (The percentage for 1967-68 shown in brackets are Provisional).

		New Business -	λ	Mean Durat	ion		Total
Division	Year	(Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Iotai
DELHI	1958 ,	1589	17 (1·1)	200 (12·6)	141 (8·9)	75 (4·7)	433 (27·3)
	1959 .	1886	24 (1·3)	289 (15·3)	(8·1)	98 (5· 2)	564 (2 9·9)
	1960 .	2352	(o·6)	487 (20·7)	(7·7)	151 (6·4)	833 (35·4)
	1961 ,	2902	(o·8)	734 (25·3)	252 (8·7)	165 (5·7)	1174 (40·5)
	1962-63	3097	(1·9)	588 (19·0)	254 (8·2)	130 (4·2)	(33·3) 1031
	1963-64	3228	58 (1:8)	607 (18·8)	255 (7·9)	171 (5·3)	(33·8)
	1964-65	2807	(1·9)	429 (15·3)	219 (7·8)	(5·2)	(30.2)
	1965-66	3263	46 (1·4)	473 (14·5)	(8·7)		
	1966-67	3209	45 (1·4)	(16.3)			
	1967-68	3339	(1.0)				

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APPENDIX 23 (contd.)

Division	Year					Mean D	uration		Total
Division	Year			Business - (Rupees in Lacs)	0	I Year	2 Year	3 Year	10121
AJMER .	. 1958			Ģ02	(o·5)	193 (21·4)	113	60 (6·7,	371 (41·4)
	1959		•	1252	(0.9)	364 ·(29· I)	128 (10·2)	136 (10·9)	639 (51·1)
	1960			1826	13 (o· 7)	475 (26·0)	398 (21·8)	157 (8·6)	1043 (57·1)
	1961	٠		2467	 (o·o)	979 (39· 7)	353 (14·3)	173 (7·0)	1505 (61·0)
	1962-63	•		26 08	(o· 7)	915 915	(13·0) 339	162 (6·2)	1434 (55·0)
	1963-64	•		2916	137 (4·7)	781 (26·8)	362 (12·4)	195 (6·7)	1475 (50·6)
	1964-65			2742	74 (2·7)	825 (30· I)	318 (11·6)	(6.4)	(50.8)
	1965-66			323I	84 (2·6)	1008 (31·2)	(11.6)		
	1966-6 7			2506	65 (2·6)	(26.9)			
	1967-68	٠	•	2926	(2·3)				

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APPENDIX [23 (contd.)

Division	Year		New Business		Mean	Duration		Total
Division	. 1641		(Rupees in Lacs)	0	I Year	2 Year	3 Year	TOTAL
AMBALA (Chandigarh)	1958	•	893	6 (0·7)	172 (19·3)	131 (14·7)	74 (8·3)	384 (43·0)
	1959		1036	19 (1·7)	302 (27·6)	123 (11·4)	83 (7·6)	529 (49°3)
	1960		1314	(0·9)	376 (28·6)	164 (12·5)	(8·3)	661 (50·3)
	1961	•	1854	13 (o 7)	584 (31·5)	228 (12·3)	132 (7·1)	957 (51·6)
	1962-63		2190	72 (3·3)	523 (23·9)	245 (11·2)	129 (5·9)	969 [.] (44·3)
	1963-64		1877	38 (2:0)	512 (27·3)	195 (10·4)	124 (6·6)	869 (46·3)
	1964-65		1796	47 (2·6)	456 (25·4)	194 (10·8)	(6.8)	(45.6)
	1965-66		2027	47 (2·3)	51 1 (26· 7)	(11.1)		
	1966-67		1909	42 (2·2)	(26.0)			
	1967-68		2439	(I·3)				

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APPENDIX 23 (contd.)

Division	Voor		D	New		Mean D	uration		Total
Division	Year		(1	usiness - Rupees Lacs)	o Year	I Year	2 Year	3 Year	· Total
JULLUNDUR	1958			903	(1·3)	186 (20-6)	(10·0) 90	70 (7·7)	358 (39·6)
	1959	•		1196	(1·0)	282 (23·6)	(11·6)	74 (6·2)	507 (42·4)
	1960	•	•	1779	(1·0) 18	564 (31·7)	197 (11·1)	128 (7·2)	907 (51·0)
	1961	•	•	2385	(1·3) 31	(38.3)	250 (10·5)	141 (5·9)	1335 (56·∞)
	1962-63	•	• ﴿	2563	97 (3·8)	723 (28·2)	269 (10·5)	146 (5·7)	
	1963-64	•		2277	46 (2:0)	546 (24·0)	(10·0)	(5·1)	936 (41·1)
	1964-65	•	•	1965	77 (3·9)	424 (21·6)	181 (9·2)	(5·6)	(40.3)
	1965-66	•		2116	91 (4·3)	493 (23·3)	(9.3)		
	1966-67	•	•	2127	62 (2·9)	(23.3)			
	196 7 -68	•	•	2 64 3	(2·3)				

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APPENDIX 23 (contd.)

CENTRAL ZONE

Distains	Voor	New Business -			Total		
Division	year	(Rupees in Lacs)	O Year	I Year	2 Year	3 Year	Iotaj
KANPUR .	1958 .	. 1222					
	1959 .	. 652	(1·9) 12		104	(3.4)	32I (49·3)
	1960 .	. 959	II (I·2)	224 (23·4)	(5·9)	(5·7)	347 (36·2)
	1961 .	. 1198	38 (3·2)	278 (23·2)	113 (9·4)	(6·8) 81	510 (42·6)
	1962-63	. 1556	40 (2·6)	36I (23·2)	128 (8·2)	78 (5·0)	607 (39·0)
	1963-64	. 1416	2I (1·5)	446 (31·5)	129 (9·1)	76 (5·4)	672 (47·5)
	1964-65	. 1223	(I·I)	280 (22·9)	119 (9·7)	(6·7)	(40·4)
	1965-66	. 1468	22 (1·5)	280 (19·1)	(8.1)		
	1966-67	. 1470	18 (1·2)	(21 · 4)			
	1967-68	. 1598	(1.3)				

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APPENDIX 23 (contd.)
CENTRAL ZONE—(contd.)

Division	Vees	New Business -		Mean Duration				
Division	Year	(Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Total	
LUCKNOW .	1958 .	. 1222	(1·3) 10	307 (25· I)	128 (10·5)	(6·5)	526 (43·0)	
	1959 .	. 992	(1·0) 10	261 (26·3)	(9·0)	67 (6·8)	427 (43·I)	
	1960 .	. 1068	I3 (1·2)	327 (30·6)	125 (11·7)	(6·9)	539 (50·4)	
	1961 .	. 1321	(1·0) 13	370 (28·0)	22I (16·7)	103 (7·8)	707 (53· 5)	
	1962-63	. 1618	(o· 3)	362 (22·4)	18I (11·2)	(o.8)	561 (34·7)	
	1963-64	. 1407	66 (4·7)	388 (27·6)	77 (5·5)	(2·5)	566 (40·3)	
	1964-65	. 1325	(o· 9)	234 (17·7)	186 (14·0)	(3.8)	(36·4)	
	1965-66	. 1460	60 (4:1)	364 (24·6)	(8·9)	-		
	1966-67	. 1554	17 (1·1)	(22.7)				
	1967-68	. 1953	(0·5)					

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APPENDIX 23 (contd.)
CENTRAL ZONE (contd.)

District	35.00	New Business	Mean Du	ration			Total
Division	Year	(Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Tota ¹
AGRA	1958	. 1339	(I·0) I3	250 (18·7)	165 (12·3)	88 (6·6)	516 (38·6)
	1959	. 1488	(1·10) 16	332 (22·3)	(9·5)	(7·4)	596 (40·1)
	1960	. 788	(0.5)	22I (28·1)	87 (11·1)	74 (9·4)	386 (49·1)
	1961	925	(o·8)	270 (29·2)	(10·0)	47 (5·I)	417 (25·1)
	1962-63	1172	28 (2·4)	312 (26·6)	(9·6)	60 (5·I)	513 (43·7)
	1963-64	1015	(I·2)	240 (23·7)	109 (10·7)	72 (7·I)	433 (42·7)
	1964-65	1067	16 (1·5)	25I (23·5)	(10.3)	(7·9)	(43·2)
	1965-66	1186	[14 (1·2)	286 (24·I)	(11.4)		
	1966-67	1237	(I·3) 16	(24·2)			
	1967-68	1364	(r·4)				

APPENDIX 23—(contd.)
CENTRAL ZONE—(contd.)

	****	New		Mean I	uration		Total
Division	Year	Business (Rupees in Lacs)	0 Year	I Year	2 Year	3 Year	Lotar
		1	Division wa	s opened i	n 1960	<u></u>	nd = ** 2 m = 1
MEERUT	1960	791	(0.5)	182 (23·0)	95 (12·0)	57 (7·2)	338 (42·7)
	1961	957	II (I·2)	223 (23·3)	132 (13·8)	65 (6·8)	431 (45·1)
	1962-63	1287	28 (2·2)	245 (19·2)	105 (8·2)	55 (4·3)	(33 ·9)
	E963-64	1243	36 (2·9)	256 (20·6)	91 (7·3)	53 (4·3)	436 (35·1)
	1964-6 5	1314	92 (7:0)	235 (17·9)	1241 (9·4)	(5.0)	(39·3)
	1965-66	1420	(5·4)	281 (19·8)	(8.7)		
	1966- 67	7 1524	(5·8)	(16.9)			
	1967- 68	3 1759	(4.5)				

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APPENDIX 23—contd.

Division		Ye			New Business		dean Du	ration		Total
		re	:d1		(Rupees in Lacs)	o Year	1 Year	2 Year	3 Year	10(2
INDORE	•	1958		•	607	,5 (0·8)	119	(8·5)	(6·1)	213 (35·1)
		1959	•	•	811	12 (1·5)	148 (18·2)	76 (9·4)	(6·3)	287 (35·4)
		1960	•	•	945	(I·0)	210 (22·2)	116	60 (6·4)	395 (41·9)
		1961	•	•	1171	14 (1·2)	279 (23·8)	(9·3) 109	62 (5·3)	464 (39·5)
		1962-63		•	1436	23 (1·6)	325 (22·6)	103	(6· 3)	541 (3 7 ·7)
		1963-64		•	1362	(I.0) I4	286 (21·0)	99 (7·3)	49 (3·6)	448 (32·9)
		1964-65			1319	17 (1·3)	270 (20·5)	116	(6.6)	(37·2)
		1965-66		•	1447	(1.2)	161 161	(8.1)		
		1966-67		•	1364	(o·4)	(16·1)			
		1967-68			169 6	(1.1)				

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APPENDIX 23-contd.

		New -		Mean D	uration		TT 1
Division	Year	Business (Rupees in Lacs)	O Year	I Year	2 Year	3 Year	Total
JABALPUR .	1958 .	. 567	(1·1) 6	(20.8)	20 (3·6)	77 (13·5)	22I (39·0)
	1959	- 754	17 (2·2)	102 (13·5)	188 (25·0)	56 (7·4)	363. (48·1)
	1960 .	. 592	(o·9) 8	232 (26·0)	120 (13·5)	45 (5·0)	405. (45·4):
	1961 .	. 1108		252 (22·7)	87 (7·9)	9I (8·2)	139. (39.6).
	1962-63	. 1513	(0·7)	331 (21·9)	194 (12·8)	(5·8)	624 ⁻ (41·2) ⁻
	1963-64	. 1552	(I·I)	315	194 (12·5)	88 (5·7)	814 (39·6)
	1964-65	1917	(o·6)	381 381	149 (10·5)	(7.4)	(45.4)
	1965-66]	. 1578	(I·5)	339 (21·5)	(10·1)		
	1966-67	. 1166	(o·9)	(25.0)			
	1967-68	. 1457	(0.9)	-			

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APPENDIX 23—contd.

				New -			Tarat.		
Division	Ye	ar	Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Total	
VARANASI .	1958	•	•	. 612	(1·0) 6	179 (29·0)	85 (13·9)	45 (7·3)	313 (51·2)
	1959	•	•	719	14 (1·9)	243 (33·8)	61 (8·5)	(5·7)	359 (49·9)
	1960	•	٠	941	15 (1·6)	280 (29·8)	96 (10·2)	69 (7·3)	460 (48·9)
	1961	•	6	I 239	(1·1)	42I (34·0)	142 (11·4)	(6·5)	(53·1)
	1962-63			1575	(3·8) 60	524 (33·3)	149 (9·5)	87 (5·5)	820 (52·I)
	1963-64		•	1374	27 (2·0)	37I (27·0)	1 3 5 (9·8)	92 (6·7)	625 (45·5)
	1964-65			1233	(2·8)	328 (26·6)	127 (10·3)	(7.7)	(47·4)
	1965-66		•	1381	23 (1·7)	37I (26·9)	(11.0)		
	1966-67		•	1376	17 (1·2)	(24.6)			
	1967-68		•	1629	(1.7)				

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APPENDIX 23—(contd.)
EASTERN ZONE

Division	Year		New Business -			Total		
Division	Icai	A 4000		o Year	I Year	Year	year	Total
CALCUTTA .	1958		3919	111 (2·9)	836 (21·3)	256 (6·5)	(o· I)	1207 (30·8)
	1959		. 45 5 8	87 (1·9)	925 (20·3)	168 (3·7)	(11·1) 206	1686 (37·0)
	1960	•	. 5442	(o·8)	[203 (22·I)	577 10·6	348 (6·4)	2I72 (39·9)
	1961	•	. 6503	12 (0·2)		5 66 (8·7)	48I (7·4)	3128 (48·1)
	1962-63		5707	(o·4)	1267 (22·2)	685 (12·0)	228 (4·0)	22 03 (38·6)
	1963-64	•	. 5622	79 (1·4)	8 5 5 (1 5· 2)	1315 (23·4)	1422 (25·3)	3671 (65·3)
	1964-65		. 5651	345 (6·1)	2164 (38·3)	I 577 (27·9)	(15.8)	(88 · 1)
	1965-66	•	. 6672	407 (6·1)	767 (11·5)	(20.6)		
	1966-67	•	6272	(0·2)	(15.4)			
	1967-68	•	. 6407	(0.3)				

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APPENDIX 23 (contd.)

Division	Year			New Business -		Total			
Division				(Rupees in Lacs)	o Year	I Year	2 Year	3 Year	- Total
ASANSO L	. 1958	. 605	(o·8)	63 (10·4)	153 (25·3)	(8·9)	275 (45·4)		
	1959	•	•	774	(1·0) 8	218 (28·1)	(5·I)	(1·6)	277 (35·8)
	1960		•	940	(o·7)	396 (42·I)	120 (12·8)	42 (4·5)	565 (60·1)
	1961	•	•	1094	I3 (1·2)	195 (17·8)	193 (17·6)	50 (4·6)	45I (41·2)
	1962-63	•	٠	1269	I5 (I·2)	258 (20·3)	106 (8·4)	60 (4·7)	439 (34·6)
	1963-64	•	•	1201	(o·8)	237 (19·7)	56 (4·7)	63 (5·7)	37I (30·9)
	1964-65		•	1174	(I·2)		177 (15·1)	(6·I)	(35·9)
	1965-66		•	1323	(o·5)	77 (5·8)	(14.5)		
	1966-67		•	1248	••	(8.0)			
	1967-68	•	•	1473		(0.1)			

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APPENDIX 23 (contd.)

Division	Year		r	New Business		Total			
Division	I CAL		((Rupees in Lacs)	0	1 Year	2 Year	3 Year	Local
CUTTACK	1958	•	•	375	12 (3·2)	86 (23·2)	31 (8·5)	(1·6)	(36·5)
	1959	•	•	510	6 (1·2)	(16·9) 86	123 (24·1)	42 (8·2)	257 (50·4)
	1960	•	•	608	(0·2)	166 (27·3)	94 (16·5)	42 (6·9)	303 (49·9)
	1961	•	•	716	(0·I)	224 (31·3)	(11·9) 85	63 (8·8)	373 (52· I)
	1962-63	•	5	7 ⁸ 3	(1·4)	217 (27·7)	(11·6) 91	4I (5·2)	360 (45·9)
	1963-64	•	•	718	(3:I)	175 (24·4)	71 (9·9)	35 (4·9)	303 (42·3)
	1964-65	•	•	866	15 (1 7)	145 (16·7)	(6·7)	(5.0)	(30.1)
	1965-66	•	•	1027	(0:8)	(16·9) 190	(5.3)		
	1966-67	•	•	1051	(o·8)	(22.7)			
	1967-68	•	•	1283	(0.9)				

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APPENDIX 23 (contd.)

Division	Year			New Business		Total			
] Cal		(Rupees	O Year	I Year	Year	Year Year	Total	
GAUHATI .	1958			856	20 (2·3)	186 (21·7)	50 (5·8)	—12 (—1·4)	244 (28·4)
	1959		•	1169	23 (2·0)	247 (21·1)	7 9 (6·8)	(o·4)	354 (30·3)
	1960	•	•	1268	23 (1·8)	277 (17·9)	93 (7·3)	21 (1·7)	364 (28·7)
	1961	•		1507	23 (1·5)	232 (15·4)	96 (6 ·4)	· —7 (—0·5)	344 (22·8)
	1962-63	•	. <	1789	(1·8)	231 (12·9)	(6·1) 109	57 (3·2)	429 (24·0)
	1963-64	•		1760	79 (4°5)	252 (14·3)	118 (6·7)	60 (3·4)	509 (2 8·9)
	1964-65		•	1816	123 (6·8)		200 (II·0)	(4·2)	(39-6)
	1965-66	•		1813	121 (6·7)	301	(10·2)		
	1966-67	•	•	1779	197 (11·1)	(19·2)			
	1967-68			1899	(8.8)				

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APPENDIX 23 (Contd.)

Diminion	Year	New Pusiness		Mean Duration				
Division	1 Car	Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	- Total	
JALPAIGURI	1958 .	. 481	(1·3) 6	185	(18·3) 88	(6·7)	310	
	1959 .	. 503	(1.0)	168 (33·4)	(11·7)	(8·4)	27 4 (54 · 5)	
	1960 .	. 512	(o·8)	69 (13·5)	77 (15·0)	13 (2·5)	(31•{ (31•}	
·	1961 .	. 737	(0.0)	(8·3)	144 (19·5)	(3·I)	(30·9) (20·9)	
	1962-63	. 7 94	(0·3)	116	161 (20·3)	24 (3·0)	303 (38·2)	
1 0	1963-64 .	. 783	(0.3)	175 (22·4)	199 (25·4)	28 (3·6)	404 (51·7)	
•	19 64- 65 .	. 856	(0.4)	167 (19·5)	178 (20·8)	(20.6)	(61.3)	
	19 65- 66 .	. 75 28	(o·1)	20I (22·0)	(26.1)			
	19 66- 67 .	858	(0.5)	(NA)	-	•		
	1967-68 .	926	(NA)					

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APPENDIX 23-contd

		New -		Mean	Duration		(Taxa)
Div sion	Year Business (Rupees in Lacs)	o Year	r Year	2 Year	3 Year	Total	
Jamshedpur	1958 .	. 580	(3.6)	(18·3) 106	83 (14·3)	62 (10·7)	272 (46·9)
	1959 .	. 713	(1.3)	166 (23·3)	95 (13·4)	16 (2·2)	286 (4 0·2)
	1960 .	. 907	(o·9) 8	187 (20·6)	39 (4·3)	46 (5·1)	280 (30·9)
	1961 .	. 1170	(o·6)	377 (32·2)	(9·3) 109	30 (2·6)	523 (44·7)
	1962-63	. 1094	20 (1·8)	219 (20·0)	74 (6·8)	(3·8)	354 (32·4)
	1963-64	. 1035	14 (1·4)	217 (21·0)	68 (6·6)	(o·6)	305 (29·6)
	1964-65	1043	22 (2·1)	187	(10.9)	(4.5)	(34.8)
	1965-66	. 1110	10	281 (25·3)	(9.0)		
	1966-67	. 1052	(3·1) 33	(12·8)	·		
	1967-68	. 1118	(0.9)				

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APPENDIX 23-contd.

			New -		Mean D	ı ra tion		
Division	Year		Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Total
MUZAFFARPUI	R 1958	•	442	0·6 (0·2)	196 (44·6)	71 (16·1)	41 (9·3)	308·6) (70·2)
	1959	•	607	(o·8)	(18.3)	268 (44·1)	(0·2)	385 (63·4)
	1960 .	•	831	(o· 1)	325 (39·)I	107 (12·9)	—20 (—2·4)	413 (49·7)
	1961 .		1033	(I·5)	308 (29·8)	316 (30·6)	68 (6·6)	707 (68·5)
	1962-63	. 4	1068	(o·9)	368 (34·5)	246 (23·0)	40 (3·7)	664 (62·I)
	1963-64	•	981	(o·3)	(35·9) 351	(7·8)	22 (2·3)	453 (46·2)
	1964-65	. 4	1265	(o·6)	405 (32·0)	88 (7·0)	(5·5)	(45.1)
	1965-66	•	1527	85 (5·6)	289 (18·9)	(16.5)		
	196 6- 67	•	1511	119 (7.9)	(43.2)			
	1967-68		1571	(4.8)				

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APPENDIX 23—conid.

			New -		Mean D	uration	ration		
Division	Year		Business (Rupees in Lacs)	0 Year	I Year	2 Year	3 Year	Total	
PATNA .	1958 .		672	(o·7)	171 (25·2)	83 (12·4)	8 (I·2)	267 (39·5)	
	1959 .	٠	845	(I·I)	162 (19·2)	78 (9·2)	—15 (—1·8)	234 (27·7)	
	1960 .	-	982	(o·7)	(11.6)	(10.2)	76 (7·8)	300 (30·6)	
	1961 .	٠	1104	23 (2· I)	290 (26·3)	253 (22·9)	72 (6·5)	638 (57·8)	
	1962-63		1250	53 (4:2)	346 (27·7)	172 (13·8)	78 (6·2)	649 (51·9)	
	1963-64		1084	29 (2·7)	30I (27·7)		91 (8·4)	540 (49·8)	
	1964-65	٠	1209	25 (2· I)	338 (28·0)	155 (12·8)	(—i.ð)	(41.0)	
	1965-66	٠	1826	24 (1·3)	546 (29·9)	(14.4)	١		
	1966-67	*	1835	44 (2·4)	(31.6)				
	1967-68		1961	(2·4)					

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APPENDIX 23-contd.

SOUTHERN ZONE

				New -		Mean Du	ration		
Division	Ye	ar		Business (Rupees in Lacs)	o Year	1 Year	2 Year	3 Year	Total .
MADRAS	1958		•	1189	3 ² (2·7)	201 (16·9)	90 (7·6)	—23 (—1·9)	300 (25·3)
	1959	•	٠	1531	(0·8)	(19· 3)	116 (7·6)	—8 (—o·5)—	425 (27·8
	1960	•		1663	3 13 (0·8)	366 (22·0)	(6·8) 113	(o· 2)	495 (29·8)
	1961		. 1	2204	(ɔːʒ)	430 (19·5)	216 (9·8)	24 (I·I)	68 1
	1962-63		•	2697	46 (1·7)	585 (21·7)	25I (9·3)	94 (3·5)	976 (36· 2)
	1963-64		•	2761	41 (1·5)	649 (23·5)	245 (8·9)	119 (4·3)	1054 (38·2)
	1964-65			2872	49 (1;7)	761 (26·5)	356 (12·4)	(5.5)	(46.1)
	1965-66		٠	4373	52 (1·2)	870 (19·9)	(8.6)		
	1966-67		•	3270	23 (0·7)	(18·1)			
	1967-68			3549	(0.9)				

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APPENDIX 23—contd.

			Marr	New — Mean Duration					
Division	Year	•	Business	O Year	I Year	2 Year	3 Year	Total	
BANGALORE	1958		1014	16 (1·6)	168 (16·6)	84 (8·3)	36 (3·6)	(30. I	
	1959 .	•	1959	6 (o·5)	184 (16·0)	124 (10·7)	26 (2·3)	34 (29·5	
	1960 .	•	1086	(o·6)	260 (23·9)	(0.3) LOI	(3·3) 36	40; (37·1	
	1961 .		1513	35 (2:3)	313 (20·7)	148 (9·8)	57 (3·8)	553 (36·6	
	1962-63		1945	(3·1)	395 (20·3)	150 (7·7)	84 (4·3)	68 (35·4	
	1963-64		2003	36 (r:8)	349 (17·4)	r18 (5·9)	94 (4·7)	59 [.] (29·8	
•	1964-65		2929	23 (0:8)	546 (19·3)	246 (8·7)	(2· r)		
	1965-66		3427	38 (r· r)	672 (19·6)	(9.8)			
	1966-67	•	2 560	(1·3) 33	(13.8)				
	1967-68	•	2896	(I·0)					

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APPENDIX 23 (Contd.)

Division	Year			New Business -		T			
Division] ear		(Rupees in Lacs)	o Year	I Year	2 Year	Year	Total	
COIMBATORE	1958			1224	20 (1·6)	205 (17·3)	86 (7·°)	73 (6·o)	384 (31·9)
	1959	•	•	1405	2I (1·5)	256 (18·2)	142 (10· 1)	76 (5· 4)	495 (35·2)
	1960		•	1618	19 (1·2)	344 (21·2)	166 (10·3)	86 (5·3)	(38·o)
	1961	•		2001	(1·5)	476 (23·8)	(8·3) 186	(2·6)	74 4 (38·2)
	1962-63	•	.4	2631	53 (2·0)	523 (19·9)	192 (7·3)	(3.8)	868 (33·o)
	1963-64	•	•	255 6	192 (7·5)	593 (23·2)	202 (7·9)	138 (5·4)	1125 (44·0)
	1964-65		•	2478	(1·7)	612 (24·7)	250 (10·1)	(4·6)	(41.1)
	1965-66	•		2902	(1·7)	760 (26·2)	(9·1)		
	1966-67			2817	54 (1·9)	(24.6)			
	1967-68			2951	(I · I)				

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APPENDIX 23 (Contd.)

Division	Year		ъ.	New usiness -		Mean I	Ouration		Total
Division	rear		(F	usiness - lupees Lacs)	o Year	Yzar	2 Year	year	Total
HYDERABAD	1958	•	•	902	13 (1·4)	211 (23.4)	116 (12·9)	(o·6)	·3 4 5 (3 8 ·3),
	1959			1244	3I (2·5)	279 (22·4)	184 (14·8)	50 (4·0)	544 (43·7)
	1960	•	•	1464	(o·8)	378 (25·8)	170 (11·6)	94 (6·4)	653 (44·6)
	1961	•	ŕ	1750	7 (o·4)	388 (22·2)	282 (16·1)	(1.0) 10	696 (3918)
	1962-63	•		2432	(1·6)	399 (16·	229 4) (9·4)	95 (3·9)	76 (31·32
	1963-64		٠	2559		399 (15·6)	258 (IO·I)	115 (4·5)	772 (30·2)
	1964-65		٠	3210	22I (6·9)		392 (12·2)	(5·2)	(43·7)
	1965-66	•		3798	(I·o)	839 (22·I)	(8.5)	·	
	1966-67		•	2839	28 (I·C)				
	1967-68			2766	(1.3)				

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APPENDIX 23 (Contd.)

Divisi o n	Year	New		Mean D	uration		T1
Division	year	Business – (Rupees in Lacs)	o Year	I Year	2 Year	year	Total
MADURAI .	. 1958 .	. 1291	(0.8)	145 (11·2)	259 (20· I)	, (o·6)	42 3 (32·8)
·	1959 .	. 1730	(o·4)	375 (21·7)	(7·9)	180 (10·4)	69 9 (40·4
	1960 .	. 1642	(o·1)	213 (13·9)	414 (25·3)	44 (2·7)	673 (41·0)
	1961 .	. 1955	(o·I)	350 (17·9)	162 (8·3)	(2·7)	567 (29·0)
	1962-63 .	. 1280	(o·6)	332 (25·9)	136 (10·6)	62 (4·9)	535 (42·0)
. •	1963-64 .	. 1285	(o; 7)	298 (23·2)	132 (10·3)	57 (4·4)	496 (38·6)
	1964-65 .	. 1345	20 (1·5)	330 (24·5)	(7.0)	(3.2)	(36.2)
	1965-66 .	. 1483	(0·7)	280 (18·9)	(12·3)		
	1966-67 .	1554	(o· 3)	(23.3)			
	1967-68	. 1480	(0·4)				

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APPENDIX 23—(Contd.)

Division	Year		New Business		Mean I	Ouration		Total
			(Rupees in Lacs)	o Year	I Year	2 Year	year	10(4)
MACHILIPAT- NAM	1958	•	. 1338	(o· 2)	367 (27·4)	I43 (10·7)	30 (2·2)	483 (36·1)
	1959		. 1866	(o·o)	496 (26·6)	(9·8)	(- 0·	664 (35·6
	1960	•	. 2084	(0.0)	435 (20·9)	292 (14·0)	— <u>17</u> (—0·8)	710 (34·1)
	1961	•	2303	(0· I)	567 (24·6)	297 (12·9)	(— <u>1·3</u>	7 836 (36-3
	1962-63		. 2332	28 (1·2)	632 (27·I)	222 (9·5)	—35 (—1·5)	₹ 84°; (36°3
	1963-64		. 2101	32 (1·5)	494 (23·5)	212 (10·1)	—55 (—2·6	683 (32·5
	1964-65		1343	10 (o·8)	277 (20·6)	148 (11·0)	(4·4)	(36 · 8
	1965-66		. 1563	(1·1)	199 (12·7)	(12.9)		
	1966-67		. 2564	44 (1·7)	(16-4)			
	1967-68		. 2407	(1.7)				

101
APPENDIX 23—(contd.)

Division	Year		New Business -		Mean D	uration		Total
Division		4	(Rupees in Lacs)	O Year	I Year	2 Year	3 Year	10(81
TRIVANDRUM	1958		. 1105	[1·1]	I35 (I2·2)	154 (13·9)	(o·5);	306 (27·7)
	1959		. 1288	6 (o·5)	274 (21·3)	(0·2)	(3.4)	327 (25·4)
	1960	•	. 1554	(3·8)	378 (24·6)	[41 (9·1)	62 (4·0)	635 (40·9)
	1961	•	. 2049	(2·4)	(9·6)	137 (6·7)	23 (1·1)	406 (19·8)
	1962-63	•	2712	27 (1·0)	(13· I) 355	160 (5·9)	100 (3·7)	642 (23·7)
	1963-64	• .	. 2317	[46 (6·1)	413 (17·3)	136 (5·7)	88 (3·7)	783 (32·8)
	1964-65		. 2264	(0·2)	407 (18· 0)	(6·1)	(3·3)	(27.6)
	1965-66	•	. 2422	34 (1·4)	460 (19·0)	(10.5)		
	1966-67	· .	. 2112	34 (1·6)	(18·2)			
	1967-68	•	. 1923	(7.6)				

102
APPENDIX 23—(contd.)

Division	Year	New		Mean Di	ıration		Total
Division	1 cai	Business - (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	10(2)
RUDIPI	1958 .	. 901	(o·6)	114 (12·?)	75 (s·3)	—9 (—10)	(20.
	1959 .	. 108‡	(o·5)	120 (11·1)	(10.8) 118	52 (4·8)	²⁹⁵ (27·3)
	1960 .	. 11(9	(0-0)	223 (19·1)	146 (12:5)	70 (6·0)	439 (37·€)
	1961 .	. 1427	(1·0) 14	302 (2 I ·2)	(13·0) 186	(3·0)	553 (39·1)
	1962-63	. 1719	33 (1 9)	395 (23·0)	153 (8·9)	64 (3·7)	645 (37·5)
	1963-64	. 1855	19 (1·0)	373 (20·4)	170 (9·2)	91 (4·9)	658 (35·5)
	1964-65	1044	I 3 (I·2)	184	104 (10·0)	(4.5)	(33.3)
	1965-66	. 1164	(10)	220 (18·9)			
	1966-67	. 2380	2I (0·9)	(20.2)			
	1967-68	. 2619	(I·I)				

103
APPENDIX 23—(contd.)

		New -		Mean	Duration		
Division	Year	Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Total
THANJAVUR	1959 .	· [
	1960 .	. d Div	vision .w	as opened	l in 1962		
	1961 .	. \					
	1962-63	. 1206	23 (1·9)	304 (25·2)	102 (6·5)	59 (4·9)	488 (40·5)
	1963-64	. 1129		365 (32·3)	II5 (IO·2)	48 (4·3)	528 (46·8)
	1964-65	. 1025					
	1965-66	. 1116					
	7, 16-67	. 992					
	1957-68	. 1107	पंच तथ				

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APPENDIX 23—contd.
Western Zone

			New -		Mean Du	ration		
Division	Year		Business (Rupees in Lacs)	Year	1 Year	2 Year	3 Year	Total
BOMBAY	. 1958	•	3709	12 (0·4)	348 (9·4)	179 (4·8)	176 (4·8)	715 (19·4)
	1959 .	•	4659	18 (0·4)	438 (9·4)	233 (5·0)	210 (4·5)	899 (19:3)
	1960 .	•	5143	26 (0·5)	(10·9) 560	355 (6·9)	22I (4·3)	1162 (22·6)
	1961	•	5400	32 (0·6)	(10·8)	346 (6·4)	200 (3·7)	1161 (21·5)
	1962-63		6831	61 (0·9)	669 (9·8)	396 (5·8)	30I (4·4)	1427 (20·9)
	1963-64	•	7235	(0·7)	716 (9·9)	477 (6·6)	268 (3·7)	1512 (20·9)
	1964-65	•	7767	62 (o·8)	746 (9·6)	412 (5·3)	(4·4)	(20·1)
	1965-66	•	9015	63 (0·7)	(8.3) 838	(5·8)		
	1966-67	٠	96 54	68 (o·7)	(6.2)			
	1967-68		10408	(0.3)				

105
APPENDIX 23—contd.

			New -		Mean D	uration		
Division	Year	,	Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Total
AHMEDABAD	1958		1334	(0.3)	152 (11·4)	109	79 (5·8)	342 (25·7)
	1959		1576	(o·3)	(9·9)	186	(0.7)	35 ⁸ (2 2· 7)
	1960	•	1582	(o·5)	202 (12·8)	128 (8·1)	57 (3·6)	395 (25·0)
•	1961		2091	(o·4)	263 (12·6)	(9·5)	94 (4·5)	564 (27·0)
	1962-63		22 29	(o· 4)	²⁹⁹ (13·4)	236 (10·6)	(3·7)	626 (28·1)
	1963-64	•	2467	10 (0·4)	284 (11·5)	187 (7·6)	104 (4·2)	585 (23·7)
	1964-65		2330	7 (o·3)	268 (11·5)	184 (7·9)	(4.2)	(24.5)
	1965-66		2711	(o·3)	317 (11·7)	(12.6)		
	1966-6	•	2880	(o·3)	(6.4)		-	
	1967-6 8		375 ¹	(0.5)				

106
APPENDIX 23—contd.

		New -		Mean D	uration		
Division	Year	Business (Rupees in Lacs)	o Year	I Year	2 Year	3 Year	Tota
NAGPUR .	1958	. 569	(I·I)	(16·3) 90	50 (8·7)	43 (7·5)	189 (33·6)
	1959 .	. 652	(2·I)	113 (17·4)	(8·9)	(6·7)	(35· I)
	1960 .	. 784	(I·2)	140 (17·8)	57 (8·6)	(6·9)	270 (34·5)
	1961 .	. 989	15	135 (13·6)	101 (10·2)	(5·6)	3c6 (3o·9)
	1962 53	. 1152	I2 (I C)	203 (17·0)	106 (8·9)	70 (5·9)	39I (32·8)
	1963-54	1236	15 (I · 2)	200 (16·2)	(9·7)	73 (5·9)	408 (33·0)
	1954-65	. 1285	18 (1·4)	225 (17·5)	131 (10·2)	(4.7)	(33.8)
	1965-65	. 1448	(i:') 19	268 (18·5)	(9·7)		
	1506-67	. 1474	15 (1·c)	(17.1)			
	1557-63	. 1515	(I·I)				

107
APPENDIX 23—contd.

		New -		Mean D	ura tion		
Division	Year	Business (Rupees in Lacs)	O Year	I Year	2 Year	3 Year	Total
Masik .	1958	. 329	(o·7)	51 (15·6)	32 (9·8,	14 (4·1)	(30.5)
	1959 .	. 399	(o·7)	68 (17·1)	28 (7·o)	28 (o·7)	(31·8)
	1960 .	454	(o·6)	58 (12·7)	(11·8)	(8·7)	33·8)
	1961 .	720	(o·1)	125 (17·4)	(11·8) 85	42 (5·8)	253 (35·I)
	1962-63	. 771	(o:9)	129 (16·7)	79 (10·3)	73 (9·5)	28 8 (37·4)
	1963-64	759	(o·7)	(15.1)	94 (12·4)	(9·I)	283 (37·3)
	1964-65	780	(0.7)	143 (18·3)	110 (14·1)	(7· 5)	(40.6)
	1965-66	. 805	(o·6)	168 (20·9)	(11.6)		
	1966-67	. 782	(1·0) 8	(18.0)			
	1967-68	905	(0.6)				

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APPENDIX 23-conid.

		New -		Mean D	ıration		
Division	Year	Business (Rupees in Lacs)	o Year	I Year	2 Year	year	Total
POONA	1958	 . 587	(1·0)	94 (15·7)	39 (6·6)	22 (3·7)	161 (27·0)
	1959 .	. 723	(1·3)	128 (17·7)	50 (7·0)	25 (3· 4)	212 (29·4)
	1960	. 840	8 (0·9)	149 (17·8)	62 (7·4)	50 (6·o)	269 (32·I)
	1961 .	. 1005		2I9 (2I·8)	(8·9)	43 (4·3)	357 (35·6)
	1962-63	1289	22 (1·7)	247 (19·2)	98 (7·6)	71 (5·5)	438 (34· 0)
	1963-64	1265	(I I)	230 (18·2)	109	56 (4·4)	409 (32°3)
	1964-65	1300	19 (1 5)	244 (18·8)	104_	(3·2)	31.5)
	1965-66	1382	17 (1·2)	222 (16·I)			
	1966-67	1260	(I·0)	(14.8)			
	1967-68	1598	(0.9)				

109
APPENDIX 23—contd.

		New -		Mean I	Duration		
Division	Year	Business (Rupees in Lacs)	o Year	Year	2 Year	3 Year	Total
RAJKOT .	1958 .	. 491	(0·5)	52 (10·7)	39 (7·9)	(6·1)	123 (25· 2)
	1959 .	. 634	o-8)	68 (10·7)	54 (8:5)	81 (12·8)	208 (32·8) E
	1960 .	. 793	(o·5)	92 (11·6)	65 8· 2)	65 (8·2)	226 (28·5)
	1961 .	. 866	(o·4)	126 (14·5)	86 (9·9)	58 (6·7)	273 (31·5)
	1962-63	. 1051	(1 :0) 11	164 (15·6)	91 (8·7)	(5·8)	327 (31·1)
	1963-64	. 1124	8 (o· 7)	(11·8) 133	84 (7·5)	72 (6·4)	297 (26·4)
	1964-65	. 954	7 (o·7)	124 (13·0)	94 (9·9)	(6.5)	(30.1)
	1965-66	. 995	43 37 (0·5)	145 (14·6)	(9·4)		
	1966-67	. 882	(o·6)	(12 2)			
	1967-68	1140	(o·5)				

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APPENDIX 23—conid.

		New -		Mean I	Ouration		
Division	Year	Business (Rupees in Lacs)	O Year	Year	2 Year	year Year	Total
SATARA	. 1958 .	. 420 -	(1 · 1)	70 (17·1)	36 (8·6)	23 (5·4)	134 (32·2)
	1959 .	. 569	(1·0) 11	107 (18·8)	(3.0) 21	(8·3)	216 (38·0)
	1960 .	. 674	6 (o·9)	143 (21·2)	77 (II·4)	5 ² (7·7)	278 (41·2)
	1961 .	. 813	(o·6)	188 (23·1)	92 (11·3)	62 (7°7)	347 (42·7)
	1962-63	. 899	14 (1·6)	189 (21·0)	95 (10·6)	50 (5·6)	34 ⁸ (38·8
	1963-64	. 1066	(1·0)	230 (21·6)	(10.9)	66 (6·2)	42 0
	1964-65	1026	(1.3)	201 (19·6)	97 (9•5)	(5·2)	(35 • 6
•	1965-66	1106	(o·6)	218 (19·7)	(8.9)		
	1966-67	. 1134	(1·3) 15	(18.8)			
	1967-68	. 1233	(1·3)				

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APPENDIX 23—contd.

		New		Mean I	Duration		
Division	Year	Business (Rupees in Lacs)	Year	Year	Year	year	Total
SURAT	. 1958 .	. 563	7 (0·1)	(9·8)	44 (7·8)	20 (3·5)	(21.2
	1959 .	. 679	(o:4)	70 (10·3)	(5·0)	35 (5·2)	142 (20·9
	1960 . •	. 756	(o·3)	70 (9· 3)	56 (7·4)	(5·5)	17 ⁽
	1961	. 967	- (O·2)	99 (10·2)	66 (6·8)	38 (4·0)	20 (21·2
	1962-63	. 1194	(o:7)	(9·7)	73 (6·1)	64 (0·4)	26 (21 · 9
	1963-64	. 1231	(o:3)	133	96 (7·8)	(5·8)	30 (24·6
	1964-65	. 1323	(o·3)	152	102 (7·7)	(6.1)	(25.6
	1965-66	. 1424	(o·4)	175 (12·3)	(8.7)		
	1966-67	. 1383	(o·4)	(11.7)			
	1967-68	, 1630	(0.3)				

APPENDIX 24

(Chapter X: Para 10.7.19)

A note explaining the method of estimation of net loss on account of lapsation of policies out of the "In India" New Business

An estimation of the net loss on account of lapsation of policies has been made under certain assumptions. The procedure adopted and the assumptions made are outlined below:

Assumptions:

- 1. Policies effected under Salary Savings Scheme are assumed not to lapse normally before payment of two years' premium.
- 2. In case of policies which lapse after payment of two full years premiums the paid-up values are such that there is, on the whole, no loss to the Corporation.
- 3. The average annual premium per thousand sum assured of new business is assumed to be Rs. 49.00 (Estimate based on DD Statements).
- 4. First Year Commission including bonus commission is assumed to be payable at 30 per cent of First Year Premium.
- 5. Renewal Commission in the 2nd year is payable at 7-1/2 per cent of the renewal premium.
- 6. Average sum assured per policy lapsed within 2 years is assumed to be Rs. 4,000. This estimate is based on the figures of sum assured and number of policies lapsed at mean duration 0, 1 and 2 as per DDDD statements of 'In India Business' for the years 1965-66 and 1966-67.
- 7. Constant F.Y. and Renewal expenses per thousand S.A. are estimated at Rs. 32.48 and Rs. 4.73 respectively as shown in Annexure A. These expenses are assumed to be incurred at the beginning of the policy years.
- 8. Cost of death cover per thousand sum assured in each year is assumed as Rs. 1.20. This is based on the assumption that the average age at entry of a new proponent is 30 years. The rate of mortality at age 30 is .00117 and at age 31 it is .00124 according to L.I.C.—1961 Ultimate experience. The cost of death cover per thousand sum assured can therefore be assumed as Rs. 1.20.

The ordinary 'In India' new business during 1966-67 was Rs. 739.60 Crores. Out of this the new business under Salary Savings Scheme Policies which are assumed generally not to labse within 2 years was Rs. 121.19 crores. The balance of new business is Rs. 618.41 crores (viz., 739.60—121.19).

This new business is allocated under the different modes of payment of premium on the basis of the proportions arrived at as a result of the Lapse Sample Survey recently conducted by the Corporation. The Sample Survey was based on the number of policies. However, it is assumed that the mode-wise distribution of the new business based on the number of policies found as a result of the Sample Survey will also hold good for the distribution of sum assured under new business.

The new business of Rs. 618.41 crores during the year 1966-67 (excluding S.S.S. Policies) allocated under different modes of payment of premium are as follows:—

,	Mode					Proportion to total New Business	Sum Assured (Crores of Rs.(
	Annual .					. 2658	164.37
	Half Yearly					. 2425	149.96
	Quarterly		٠.	Sil	0	4453	27 5· 3 8
	Monthly	٠,	٠			• 0464	28.70
					Y	1;0000	618-41

The calculation of profit or loss on account of lapses of policies under each mode of payment of premium is shown in Annexure B to this Note.

The net loss on account of lapsation of policies under all the modes of payment of premium are arrived at as follows:—

Mode		E	9 4 59	ব কাৰ	1	 		Los Pre	s(—) or ofit (+)
							(s of Rs.)
 Annual .								(+)	1.04
Half Yearly								(—)	32 · 96
Quarterly							٠.	()	205 . 95
Monthly								()	15.41
									
	 	 						()	253.28

Rs. 2.5 crores (approximately).

The loss of Rs. 2.5 crores is apportioned between the various Divisional Offices as shown in Annexure C.

ANNEXURE A

Apportuned First Year expenses in 1966-67 is Rs. 2795.49 lakhs. First Year Premium Income in 1966-67 is Rs. 3203.32 lakhs. First Year Commission @ 30 per cent of First Year Premium is Rs. 961.00 lakhs Apportioned First Year expenses excluding commission is Rs. 1834.49 lakhs. New policies issued in 1966-67 is Rs. 14.12 lakhs.

Expenses per policy 1834.49 = Rs, 129.92. On the basis of the

assumption that the average sum per policy is Rs. 4,000 (vide assumption (6) above) the first year expenses per thousand Sum Assured works out to Rs. 32.48.

Apportioned Renewal expenses in 1966-67 is Rs. 2,665.52 lakhs Renewal Premium Income in 1966-67 is Rs. 16,264.17 lakhs and renewal commission @ 4½ per cent of Renewal Premium Income is Rs. 731.89 lakhs. Renewal expenses excluding commission is Rs. 1,933.63 lakhs. The number of policies at the beginning of 1966-67 is 115.40 lakhs. Renewal expenses per policy works out to 1933.63=Rs. 16.76. Average

Sum Assured per policy is Rs. 3,544 (based on D Statement). Renewal expenses per thousand sum assured 16.76=Rs. 4.73. These constant 3.544

expenses are assumed to be incurred at the beginning of the policy year.

ANNEXURE B

No. of Instal- ments of Premir	Amount of		Expenses per Rs, 1000 Sum Assured	Sum Assured	Profit (+)	Proportion •	Sum Assured	Total
paid. received per Rs. 1,000 sum Assured	received per Rs. 1,000 sum Assured	Constant F. Y./Ren. Expencess	Commission	Cost of Death Cover provided	per Rs. 1000 Sum Assured	of tapecs after pay- ment of the No. of ins- talments shown in Column 1.	inforce (in Rs. N.B.)	Loss (in Rupees !gkhs (6))×(8)
1	2	3	4	\$	9	7	œ	6
	Rs.	Rs.	स. १.८१५	R.s.	Rs.			
-	00.6 4	32.48	ANN (New Busin 14.70	ANNUAL MODE (New Business Rs. 164.37, Crores.) 14.70 1.20 +0	rores.) +0.62	1021	16.78	+ 1:04
			HAL	HALF YEARLY MODE	DE			
-	9	• 7 - 6	(New Busin	(New Business Rs. 149.96 Crores)	rores)	Ì		•
	98.47	32.48	7.35	09.0	-15.93	. 1862	26.72	-44.48
	05.70	:	7.35	09.0	+0.62	.0785	11.77	+0.73
	05.70	4.73	78 . I	09.0	+17.95	1040.	10.9	+10.79
							-	-32.96

ANNEXURE B-conid.

mium paid					\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	2000	A A	
	received per RA 1,000 Sum Assured	Constant F. Y. Ren. Bxpenses	Commission	Cost of Death Cover provided	or Loss (—) per Rs. 1000 Sum Assured	of lapses after payment of the number of unstalments shown in Column (1)	Assured lapsed (in Crores of Rs. N.B.)	or Loss (un lakhs of Rupees. (6)× (8)
ì	2	3	4	5	9	7	~	6
	Rs.	Rs.	Rs.	Rs.	Rs.			
			QUAR (New Rusi	QUARTERLY MODE (New Business Rs. 274:38, Cross)	Crower			
	12.25	33.48	89.0			7200	3	
•	56.61	34 40	3.68	0.30	12 47	0262	81.40	-197.07
	12.27	:	2.60	0,000	79.6	0//3	(52.12	-33.64
	12.25	: :	3.67	00.0	-0.62	. 0403	01.11	8.50
	12.25	1.73	0.05	0.30	6.02	02.40	6.67	/ /
. 9	12.25		0.05	0.30	+17.00	0000	. «	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
	12.25	:	10.92	0.30	+28.98	. 0224	6.17	+17.88
)		3			100
								56.502-
			MOM	MONTHLY MODE				
			(New Busi	(New Business Rs. 28 70 Crores)	crores)			
	80.7	32.48	1 · 22	01.0	-26.45	1001	03.6	£: 0
2 & 3	8.17	: :	2.45	·o	-24.20	901	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	7:1
4 to 6	12.25	:	3.68	050	-15.93	9501.	00.	27.4
7 to 12	24.50	.:	7.35	0.30	29.0+	££\$I.	07.1	10:01
I3 to 18	24.50	4.73	I-84	09. 0	56.41+	8860.	5.60	4.83
								-12.51

*These proportions are based on the lapse sample survey data.

Annexure C ise, due to lapses within the first two policy years, out of new busines

Estimated loss, Division-wise, due to lapses within the first of 1965-66, which is taken as an approximate estimate	two policy years, out of new business of loss in 1967-68, due to e
lapses	

S.No.	Divisio	רונ									In lakhs of Rupees
r.	Calcutta				•			•		-	27.29
2.	Bombay										17.68
3•	Ajmer .										15.21
4.	Coimbatore				•						11.36
5•	Madras					•					10.24
6.	Hyderabad		÷			•	h .				9.44
7.	Patna :			, f	40		10	3.		•	8 · 8 I
8.	Chandigarh			. 5							8.60
9.	Delhi .										8.54
10.	Jullundur				46.514						8.26
II.	Trivandrum										7.91
12.	Bangalore										7 · 8 I
13.	Ahmedabad					200		1.			7.19
14.	Machilipatn	anı			25	TÜM.	HUA				7 · 17
15.	Uđipi .										6 · 86
16.	Muzaffarpur										6.62
17.	Gauhati										6.52
18.	Lucknow										5.85
19.	Varanasi										5.79
20.	Jabalpur										5.52
21.	Meerut										5.09
22.	Madurai										5-00.
23.	Jalpaiguri										4.63
24.	Agra								•		4.60
25.	Nagpur										4.48

S.No.	Divis	ion	-							In lakhs of Rupees
26.	Kanpur								•	4.45
27.	Jamshedpur									4 13
28.	Poona .									3.80
29.	Satara .									3.46
30.	Surat .				•					3 · 23
31.	Indore .						•			3.12
3 2.	Asansol									2.91
33-	Nasik .		. '						•	2.81
34•	Cuttack					• •	•			2.74
35•	Rajkot	٠	.(5			Э.		•	2.58
				1			j)			250.00



APPENDIX 25

(Chapter XI: Para, 11.1.3 and 11.1.16)

Travelling Expenses

(Rs. in lakhs.)

			11;	•							
% to First Year Premium		2.79	3.50	2.37	3.47	3.04	2.72	78.2	2.87	3.67	3.11
Ir dex		(001)	(102)	(124)	(150)	(344)	(205)	(218)	(982),	(258)	(278)
Total *	Rs.	38.17	38.93	47.47	57 · 10	93.21	78-34	83.36	80.06	68.86	106.0-
% to First Year Premium		.38	, ,	4	.47	ες.	. 53	.62	.70	27.	.83
Index		((co1)	(142)	(191)	(20%)	(303)	(293)	(348)	(416)	(443)	(242)
Motor Car# Expenses	Rs.	5.22	7.43	8.39	10.84	15.84	15.27	18.15	21.73	23.13	28.28
% to First Year Premium		2.	1.78	1.95	2.00	2.52	2.19	2.33	2.17	2.35	2.28
Index		(100)	(96)	(611)	(140)	(235)	(191)	(198)	(201)	(328)	(236)
Travelling expenses of Dev. Officers and others	Rs.	32.95	31.50	39.08	46.26	75.22	63.07	65.21	68.35	75.26	77.77
		•	•	•	•	•	•	•	•		•
		•	•	•	•	•	•			•	•
Year		. 8261	. 6861	. 0961	. 1961	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68

*Excluding Building Department expenses.

APPENDIX 36 (a)

(Chapter XI: Para, 11,1.6.)

NORTHERN ZONE

Travelling Expenses to Development Officers and Others

(Amount in Thousands of Rupees)

Year				Delhi		Ajmer	ler	Chanc	Chandigarh	Jullundur	Jur	Total for the Zone	the Zont
				Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
				Rs.		RS.		Rs.		Rs.		Rs.	
. 8561	•			7	OI.	70	2.14	52	1.45	70	1.82	230	1.31
. 6561			•	14	91.	134	2:94	74	1.77	16	16.1	336	1.52
. 0961				25	.25	190	3.11	los	2.13	152	2.33	501	1.84
. 1961				53	.47	263	3.64	186	2.78	178	2.23	718	2.07
1962-63	٠	•		104	.83	425	4.21	297	2.83	308	2.89	1173	2.67
1963-64				19	.42	379	3.63	218	56.2	258	2.81	950	2.27
1964-65	•			28	. 4	364	3.62	. 505	2.98	237	2.95	915.	2.35
. 99-5961	•			42	.30	400	3.70	226	3.17	204	2.67	910	2.24
· 69 -9 961	•	.•		45	.30	378	3.93	271	3.59	222	2.55	948	2.25
. 89-7961	•				.26	371	3.40	277	2.89	249	2.41	926	2.07

Norn: -Percentage indicated is the ratio of expenses to First Year Premium Income.

APPENDIX 26 (b)

(Chapter XI: Para. 11.1.6)

Travelling Expenses of Development Officers and Others.

CENTRAL ZONE

(Amount in Thousar de of Rupees)

Year				Kanpur	ur	Lucknow	now	Agra	es	Meerut	ا ي	Indore		Jabalpur	:	Varai	aS;	Total for the Zone	for or.e
				Amt.	%	Amt.	%	Amt.	%	Amt.	.%	Amt.	%	λmt.	00	Amt.	%	Anıı.	, o 'c
			 	Rs.		Rs.	70	Rs.		Ks.		Rs.	!	Rs.		Rs.		Rs.	
8561	•			:	:.	72	1.56	84	11:71			9	1.65	44	2.03	53	2.84	337	5.0
6561	•	•	•	Z Z	₹ Z	ZZ	197	A A				Y Y	:	N'A	:	Z A	:	446	2 · I
	•	•		9	1.57	87	2.38	89	2.32	91 2	2.94	72	88 ⋅ 1	83	2 · 19	83	3.50	603	2.2
1961	•	•		86	2 · 02	128	2.78	74	2.16	93	5.60	81	68 · I	105	2 · 50	911	2.98	734	5.6
1962-63 .	٠		٠	386	6.53	182	5.99	811	2.51	145	2.82	158	2.72	197	3.05	185	3.20	1428	9.6
. 1963-64	•		٠	110	2.10	154	2.81	101	2.73	181	2.76	170	3.02	212	3.82	061	3.98	1129	3.1
1964-65 .	•	•	•	102	2.05	161	3.74	811	2.84	152	2.83	175	3.16	254	4.53	184	4:30	1244	3.4
. 965-66		•		86	94.1	136	59.7	114	2. 22	941	3.19	193	91.8	257	4.62	202	4.39	1217	3.5
1966-67		•	•	113	2.04	198	3.22	125	2.70	176	3.00	214	3.85	237	12.5	228	4.83	1339	9.8
1967-68	·	·	·	117	2.02	226	3.08	129	2.46	158	2.31	224	3.50	220	4.21	247	4.61	1359	3.5
		İ																	

NOTE: Percentage indicated is the ratio of expenses to First Year Premium Income.

APPENDIX 26 (c)

(Chapter XI: Para, 11.1.6)

EASTERN ZONE

Travelling Expenses of Development Officers and Others.

(Amount in thousands of Rupees)

Year		Carcuit		Asalison		Cullack	4	Cauri		Jakpaiguri	gur	Jams	Jamsnedpur		Muzanarpur	r Fatra	ns C	Total for the Zone.	for one.
	7	Amt.	٥°,	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Am.	%	Amt.	*	Amt.	*	Amt.	*
	Rs.	ير	Rs.	,,2	Rs.	s,	8	Rs.	A.	s.	R	Rs.	K	Rs.	×	Rs.		Rs.	
•	•	Z,	:	57	2.38	99	4.72	71	2.13	92	4.23	45	1.94	%	4.10	57	2.44	1428	4.61
. • 6561	•	83		83	5.89	72	4.08	86	1.81	16	4.52	53	1.83	79	3.49	89	2.27	654	1.67
. 0961		98	38	8	\$2.2	93	93 4.30	104	96.1	8	5.05	2	1.99	8	3.11	77	2.16	747	1.60
1961	•	8	,	102	2.53	115	4.88	154	2.62	93	3.43	109	2.88	147	4.27	113	2.87	186	1.95
1962-63	•	231	.85	132	2.40	153	5.54	241	3.16	110	3.36	143	3.12	163	4.12	167	3.47	1411	2.36
. 963-64	•	129	. 53	105	7.50	126	4.76	189	3.0	85	5.60	85	96.1	133	3.73	149	3.49	1051	98.1
1964-65	•	126	8 † .	136	59.2	133	4.47	182	2.06	108	3.30	120	3.76	189	4.63	158	3.67	1255	2.05
. 99-8961	-	611	.40	146	2.80	150	4.77	196	2.29	IOI	3.06	123	2.81	235	10.5	194	3.34	1308	2.01
. 79-9961	•	136	94.	961	4.18	174	4.88	207	2.81	104	3.30	149	3.39	228	4.39	251	3.88	1513	2.35
. 89-7961	•	207	14.	217	4.14	192	4.93	273	3.86	122	3.65	167	3.51	265	4.17	264	3.80	1764	2.67

Nors: Percentage indicated is the ratio of expenses to First Year Premium Income.

APPENDIX 26 (d)

(Chapter XI: Para, 11.1.6)

SOUTHERN ZONE

Travelling Expenses for Development Officers and Others

(Amount in thousands of Rupees)

Year	Madras	3	Bangalore	lore	Coim	Coimbetore	Hyderabad	abad	Madurai	uraj	Machi	Machilipat-Trivandrum nam	Trivan	drum	Udipi		Ter	Tar.javn:r	Ton	Total for the Zone
	Amt.	≫	Amt.	%	Amt. %	%	Amt.	*	Amt.	%	Amt.	*	Amt.	%	Amt. %	%	Amk.	36	Ami.	×
	Rs.		Rs.		Rs.		RS.	TE.	Rs.		Rs.	21	Rs.		Rs.		RS.	!	R.	j.
. 8861	42	.25	11	98.1		100 . 2 · 15	115	115 3.45	141 3:10	3:10	117	2.49	19	1.67	92	3.4 6	:	:	793	2.36
. 656	48	.76	8	1.97	124	2.36	123	123 2.53	h . w	143 .2:53	151	2.31	89	1.28	93	1.94	:	:	859	1.97
. 0961	IOI	1.35	93	1.89	151	2.54	128	2.28	191	128 2.28 - 161 2.70	777	2:47	87	1.48	118	2.28	:	;	1051	2.18
. 1961	88	.97	137	2.35	95	1.37	153		2.35 182	2.68		129 1:73	104	1.46	87	1.46	:	:	1032	
1962-63	211	1.69	183	2.04	274	2.85	276	7.80	191	2.63	307	3.47	180	1.58	188	2.49	119	3.61	3.61 1943 2.48	,
1963-64	197	1.76	158	1.84	234	2.53	204	6.8	117	2.28	o र	96.2	179	185	175	2.35	155	3.6	3 63 1679 2.28	.7.
1964-65	195	1.39	138	1.22	237	2.61	196	I.63	117	2.27	227	3.58	150	1.74	167	3.13	124	14.12	14.12 1634 2.	2.33
1963-66	206	1.26	121	8	250	2.23	212	1.46	113	2.4	240	3.70	192	2.38	203	4.16	127		4c9 68 1699	2.14
1966-67	218	1.25	150	1.02	297	86.2	234	1.57	116	2.10	312	65.7	198	2.47	270	8.13	128	984.6	984.62 1961	2.37
1967-68	238	1.53	171	90.1	262	5.66	235	1.79	119	3.8	162	3.77.	198	2.26	261	4.54	139	5.14	1950	2.33

The Mindicated is the ratio of the 3xpenses to the first year premiumincome.

APPENDIX 26 (c)

(Chapter XI: Para, 11.1.6),

Travelling Expenses of Development Officers and Cothers

(Amount in Thousands of Rupees)

Year		Bombay	lbay	Ahm	Ahmedabad	Nagpur	ind.	NaSik A	 E E	Foona	au.	Кајкот	<u> </u>	Salara	g [man	<u>.</u>	हु स	Zone
•		Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	*	Amt.	%	Amt.	%	Amt.	%
		R.		RS.		RS.		Rs.		RS.	7 P	Rs.		Rs.		R3.		R	
8561		33	.20	38	.63	27	01.1			88	1.53	:	:	:	:	99	1.15	243	\$9.
1959	•	8	60.	78	1.04	404	40 1-40	04	2.36	52	1.62	4	1.41	70	3.08	\$	1.39	412	.87
0961	•	18	.07	103	1.39	65	06.1-59	4	2.24	89	1.86	159	1.57	83	2.90	51	1.46	S 18	8
1961	•	33	81.	92	00.1	%	06.1	56	5.06	75	1.88	84	2.14	79	2.58	47	01.1	\$86	\$
1962-63		55	.15	187	1.74	135	2.40	76	3.8	135	2.30	150	2.85	147	3.82	124	2.10	1068	1.37
1963-64		70	61.	149	1.35	138	2.70	73	2.40	115	2.15	121	2.47	138	3.35	101	1 .71	936	1.21
1964-65		. 56	.14	156	1.47	120	7.50	72	2.38	129	2.42	811	2.49	126	5.88	110	1.78	958	1.17
99-5961		. 51	11.	194	99.1	128	2.10	83	5 .86	138	2.45	142	3.00	135	3.56	112	1.72	1024	1.17
19-9961	•	. 35	%	211	1.67	142	2.30	83	98.₹	130	2.48	140	3.55	151	3.88	112	1·68	1001	Ä.1
89-2961		. 45	8	221	1.4	128	66.1	77	2.37	122	1.97	139	2.64	146	3.01	g	1.38	1020	1.08

The % indicated is the ratio of the expenses to the first year premium income.

APPENDIX 27

(Chapter XI: Para. 11.1.7)

EXPENSES PER NEW POLICY

Travelling Expenses and Conveyance Allewance to Development Officers and Others

			Rs.	Rs.	Rs.	Rs.	Rs./	RE
. 8261	•		10.07	10:77	86.6	62.9	6.49	8.53
. 656i	•	•	69.6	9.82	8;44	6.71	6.88	8-33
1960		•	10.22	10.15	9.34	7.73	7.74	8.89
1961		•	10.63	10:47	8.57	7.65	7.93	80.0
1962-63			14.98	12.67	12.09	01.6	10.13	19-11
1963-64		•	14.46	12.96	18.01	9.65	9.76	11.03
1964-65		•	18-97	17.06	12.99	10.87	11.26	13.51
1965-66		•	17.31	16.38	. 12.33	10.37	90.11	12.96
1966-67			21.68	17.02	14.87	11.83	12.96	18.02
1967-68		•	21.53	17.88	16.45	13.01	13.38	15.99

APPENDIX 28 (a)

(Chapter XI: Para. 11.1.19)

NORTHERN ZONE

Motor Car Expenses

(Amount in Thousands of Rupees)

Year	•			Delhi	<u>i</u> g	Ajmer		Chanc	Chandigarh	Jullundur	ndur	Total for the Zone	the Zone
		ļ		Amount	%	Amount	%	Amount	*	Amount	*	Amount	*
				Rs.		Rs.		Rs.		Rs.		Rs.	
1958		•	•	25	.37		.12	17	.47	15	.39	92	.
. 6861	•	٠	•	31	38		. 24	21	\$ 	22	94.	IOI	97.
. 960		•	•	43	<u>‡</u>	25	.41	35	17.	8	.43	145	. .
. 1961		•	٠	\$.49	37	.49	38	65.	æ	99.	211	ė
1962-63	•	•	٠	47		3. 62	.83	77	62.	77	49.	333	. 27.
. 49-8961	•	٠	•	19	1	. 14	89.	63	\$ \$	\$	\$4.	301	: ŗ
1964-65	•	•	•	78	.58	98	.85	73	1.04	103	1.28	370	ě
99-8961	٠	•	•	8\$	19.	5. 1 01	.63	8	1.26	3	01.1	360	*
. 69-9961	•	٠		93	19.	So. I IOI	95	87	1.15	8	.67	\$ 4 0\$, %
89-1961	•	•	•	901	89.	5. 00I	2 6.	118	1.23	108	7 0.I	197	• • • • • • • • • • • • • • • • • • •

Nors :-- The percentage is the ratio of the expenses to the first year premium income.

APPENDIX 28 (6)

(Chapter XI: Para. 11.1.19)

CENTRAL ZONE
Motor Car Expenses

(Amount in thousands of Rupees)

		Kanpur	<u>.</u> [Lucknow	mom	Авга	2	Meerut	srut	Indore	ore	Jabalpur	ınc	Vara	Varanasi	Total for Zone	Total for the Zone
. 1	!	Amt	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	*
		Rs.		Rs.		Rs.		Rs.	42.1	Rs.;		Rs.	; ; !	R3.		R.	! !
		:	:	27	.58	28	. 55			01	.41	ø	.37	4	.21	84	.\$2
	•	œ	.35	4	11.1	.29	15			18	. 54	16	. 52	œ	.35	134	† 9.
		21	. 55	35	. 68	15	.51	н	.36	19	. 50	18		11	.37	128	.53
		27	.63	81	.39	19	95.	15	4	81	.42	90	.48	21	.54	155	.55
		27	94.	46	92.	23	. 49	34	99.	27	.46	30	.46	24	.45	239	8
	•	82	. 54	36	99.	56	99.	20	.45	19	.34	24	.43	23	8	199	98.
•		32	.64	51	26.	35	.84	29	. 54	31	.55	34	09.	33	.77	273	22.
		46	.83	50	.39	34	.75	42	94.	25	.85	39	.70	43	. 63	297	. æ
		. 1 69	1.24	95	16.	45	26.	41	.70	29	. \$2	4	.93	~	1.38		8.1
		. 84	.83	48	.65	31	. 50	63	.92	£	× ×	37	.71		, 69.		8

NOTE: The percentage indicated is the ratio of the expenses to the First Year Premium Income.

APPENDIX s6(c) (Chapter XI—Para 11·1·19)

EASTERN ZONE

Motor Car Expenses

(Amount in thousands of Rupees)

Year		31	alcutta	, .	Asansol		Cuttack		Gauhati		Jalpaiguri		Jamshedpur Muzaffarpur	m I	Muraffar	arpur	Patna		Total f	for
		Amt		×	Amt.	%	Amt.	*	Amt	%	Amt.	×	Amt.	%	Amt.	%	Amt.	%	Amt.	18
	! !		. 32		53		Rs.	الْ	R.		Rs	E	Rs. !		Rs.		%		Rs.	
1958 .	•		:	:	4	.17	0	4	80	.24	7	H	+	91.	н	11.	13	98.	79	12.
. 6561	•		ĝ	.13	91	55	15	80	2	.25	8	51.	ä	<u>4</u>	O.	4	11	.47	133	*
. 0961			33	77.	H	ıε.	10	7	13	র	•	.33	12	.37	Ø	18.	Ę	98.	133	. 29
. 1961			\$	91.	ο,	. 22	17	72	19	.33	9	2	91	4	91	94.	61	.48	171	#
1962-63	•		Š	81.	ř.	35.	3	1.05	Š	.38	8	.3o	æ.	.70	82.	14.	Š	80.1	259.	.43
1963-64			19	. 25	92	.54	25	ģ	35	.37	17	. 52	30	\$	32	%	25	. 26	277	6.
1964-68			73	. 27	র	.47	88	.94	33	98.	77	.67	88	7 9.	33	•78	19	.43	285	48
1965-66			8	e.	8	1.25	30	\$5.	\$.74	24	.73	32	.73	4	76 .	37	79 .	410	£9 .
1966-67			16	.31	43	6 8.	35	% 6.	47	79 .	30	\$6.	41	.63	\$\$	90.1	47	.73	423	99.
1967-68	•		110	7	38	.73	14	1.05	11	.63	*	1.03	43	8	%	1.29	65	<u>\$</u>	306	44.
	-					1	1										1	į		

NOTE :--The percentage indicated is the ratio of the expenses to the First Year Premium Income,

APPENDIX 28(d)

(Chapter XI-Pars 11-1-19)

SOUTHERN ZONE

Motor Car Expenses

(Amount in thousands of Rupees)

Year	Madras	e i	Bang	ngalore	Coimbatore	atore	Hyderabad	p i	Madurai	_	Machilipamam Trivandrum	atram	Triver	dru	Ud.pi	ă l	The	Thanjavur	Total for the Zone	for Zone
	Amt. %	*	Amt.	*	Amt.	*	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	*	Ant	34
	Rs.		Rs.		3		Rs.	77	RS.	- 5	Rs.		Rs.		R.		2		2	
. 8561	61	.39	1	ě.	17	97.	2	30	8	.48	13	.28	EI F	98.	2	37			114	Ä
. 6561	13		17	Se.	14	12.	13	92	15	.26	8	.30	ally U	ä	11	.33			125	8
. 0961	2	*	13	œ.	19	33	Į,	56	81	.30	18	\$e.	8	8	2	ň			146	.39
. 1961	*	ਲ਼	81	.78	23	.33	9	.3I	27	.36	27	.36	17	র	13	\$2.			191	.3I
1962-63	*	98.	33	.37	36	.37	33	.33	8	.47	30	££.	11	77.	21	72.	O)	.27	290	.37
1963-54	3 €	æ.	33	.38	9	.43	89	.58	77	<u> </u>	4	1 \$.	4		23	.30	19	.	304	7
1964-65	33	66.	\$.33	Ş	\$\$.	36	œ.	77	.43	\$	\$	\$\$	67	33	79.	19	3.16	357	•
. 99-5961	*		99	.49	8	19.	19	÷	33	\$	£3	\$	Ş	. 39	33	89.	31	00.001	475	8
. 79-9961	8	.34	ಕ್ಷ	.34	99	99.	99	‡	37	49.	8	.87	38	24.	‡	48.	81	138.46[468	· \$
. 89-4961	TOD	\$	108	.67	11	.78	129	86.	4	.74	79	1.03	\$	8	102	1.77	35	1.39	753	8

Nors:--The percentage indicated is the ratio of the Expenses to the First Year Premium income.

APPENDIX 28(c)

Chapter XI-Para 11-1-19)

WESTERN ZONE

Motor Car Expenses

(Amount in thousands of Rupecs,

1958 1. 1. 1. 1. 1. 1. 1. 1	Year		1	Bombay	Ahm	Ahmedabad	Nagpur	i i	Nasık	ايد	Poona	g	Rajkot,	-	Satara	{	Surat	}	Total for	for
Rs. Rs. <th></th> <th></th> <th>Amt.</th> <th></th> <th>Amt.</th> <th></th> <th>Amt.</th> <th></th> <th>Amt.</th> <th></th> <th>Amt.</th> <th>*</th> <th>Amt.</th> <th>*</th> <th>Atm.</th> <th></th> <th>Amt.</th> <th>%</th> <th>Amt.</th> <th>×</th>			Amt.		Amt.		Amt.		Amt.		Amt.	*	Amt.	*	Atm.		Amt.	%	Amt.	×
			Rs.		Rs.		Ks.		Rs.		Rs.	5.77	Rs.		Rs.		Rs.		Rs.	
	1958 .		. 70	•		.25	10	m			22	.38	:	:	:	:	٥	.35	145	.39
	. 6561					.41	1	+	8	47	OI.	.31	9	8I.	••	.3\$	15	.48	180	38.
	. 0961		. 81			.43	1.5	Š	1	.36	25	69:	O	तं	ដ	.35	12	34	212	.*
. . 100 27 43 . 68 38 . 64 27 . 15 .	. 1961		. 97			우	281	7	O.	.33	O.	.25	15	.38	17	9\$.	50	.47	254	9
. . 199 .30 55 .58 .59 .484 . <td>1962-63</td> <td></td> <td>. 100</td> <td></td> <td></td> <td></td> <td>25</td> <td>5.</td> <td>22</td> <td>89.</td> <td>38</td> <td>.64</td> <td>27</td> <td>18.</td> <td>22</td> <td>. \$7</td> <td>34</td> <td>. 58</td> <td>343</td> <td>*</td>	1962-63		. 100				25	5.	22	89.	38	.64	27	18.	22	. \$7	34	. 58	343	*
	1963-64		. 109			·\$0	28		16	. 53	21	68.	17	.35	17	.45	35	.83	329	.
	1964-65		. 149	_		-	8	.*	29	96.	41	22.	77	.46	25	6 \$.	36	. 58	\$	\$
	1965-66		. r6c	_		.33	47	$\dot{\infty}$	31	1.07	4	.78	33	.71		1.23	46	.71	474	¥
234 .49 92 .60 53 .82 33 I.02 46 .74 41 .78 45 .93 33 .45 614	1999-61		. 182			•	*	1.	27	66.	50	\$ 6.	34	.78	50	.47	39	65.	48	. 35
	89-4961	•	. 234				\$ 3	-82	33	1.02	46	.74	41	.78	45	.63	33	. . . 5	614	£ 9.

NOTE :- The percentage indicated is the ratio of the expenses to the First Year Premium Income.

APPENDIX 29

(Chapter XI : Para 11.2.1)

The maximum limits of Sum Assured under Non-Medical Scheme in India and changes therein from time to time

S.No.	Period	Maximum limit	of S. A. under
		Non-Medical (Special)	Non-Medical (General)
		Rs.	Rs.
I.	Sept. 1956-May 1960	3,000/-	•
2.	May 1960-Decr. 1960	5,000/-	2,000/- (in selected rural area only).
3•	Decr. 1960-Aug. 1961	5,000/-	2,000/- (to all areas)
4.	Aug. 1961-Jan. 1962	(a) 10,000/- (for officers of Defence Forces in medical— Category A1 upto age 45). (b) 5,000/- (for others)	2,000/- (to all areas as above).
5•	Jan. 1962-Oct. 1966	(a) 10,000/- (to officers of Defence Forces as above). (b) 10,000/- (to other persons not exceeding age 30).	2,000/- (to all areas as above.)
		(For the remaining).	•
.€.	From October 1966	(a) 10,000/- (for officers of Defence Forces as above).	4,000/-
		(b) 10,000/- (for persons not exceeding age 30 as above).	
		(c) 7,500/- (for the remaining).	

APPENDIX 30 (Chapter XI : Para 11.2.2)

Statement showing split up of Non-Medical Fusiness into General & Special Schemes for three years ended 1967-68

***	٠				Non-Me	dical General	Non-Med	ical Special
Year					Number of Policies	% to Non- Medical Business	Number of Policies	% to Non- Medical Business
Northern Zona	:							
1965-66					11263	17.8	51967	82.2
1966-67		•			10278	17.5	48497	82.5
1967-68					12329	18-4	54604	81.6
C entral Zone:								
1965-66					15326	19.1	64804	80-9
1966-67				• ,	12828	13.1	85355	86.9
1967-68				.5	7508	18-9	75192	81.1
Bastern Zone :								
1965-66	•	•			39714	27.9	102738	72· I
1966-67					47356	35.6.	85585	64.4
1967-68					50449	35.1	93272	64 • 9;
Southern Zone								
1965-66				•	68744	32.3	143780	67.7
1966-67			•		67228	30-8	151133	69.2
1967-68			•		68897	30.8	154601	69·2 .
Western Zone:								
1965-66			~		39746	29.9	93001	70· I
1966-67					36140	29.3	87131	70-7
1967-68			•		44252	33.3	92909	67.7
TOTAL:								
1965-66				. •	174793	27.7	456290	72:3
1966-67					173830	27.5	457701	72:5
1967-68					193435	29·1	470578	70·9

APPENDIX 31(a)
Les (Chapter XI—Para 11.2.4)

NORTHERN ZONE

Medical Fees

Jullandur Total for the Zone Amount % Amount %		Chandigarh Amount %	Ajmer	A P			elbi	Delni	Delai	Delai	Delbi	Delai	Delai	Delbi	. Delhi
%		Amount					% Amount								
			%		monne	% · Amount		Amount % Amount							
Rs. Rs.		Rs.	40		Rs.	Rs.	Rs. Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
122 6.05 1055	9.9	237	7.z9		238	5.03 238		5.03	342 5.03	342 5.03	342 5.03	342 5.03	342 5.03	342 5.03	342 5.03
303 6.35 1432	7.42	310	8.70		397	4.80 397		410 4.80	410 4.80	410 4.80	410 4.80	410 4.80	410 4.80	410 4.80	410 4.80
407 6.24 1711	19.4	375	7:37		451	4.77 451		4.77	468 4.77	468 4.77	468 4.77	468 4.77	468 4.77	468 4.77	468 4.77
358 4.44 1435	4.63	304	5.54	1	394	3.34 394		3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
375 3.29 1457	5.89	261	4.16		395	2.49 395		2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
328 3.57 1370	3.74	278	3.66		382	2.55 382		2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22
261 3.25 1237	3.54	248	3.87		330	2.53 390	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53
272 3.56 1345	3.55	254	4.00		428	2.73 428		2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73
260 2.99 1128	2.97	224	3.04		292	2.26 292		2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26
30.0 you	3.15	302	2.85		311	2.35 3II		2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35

Mors:-The % indicated is the ratio of expenses to First Year Premium,

APPENDIX 31(b)

(Chapter XI-Para 11:2:4)

CENTRAL ZONE

Medical Fees

Years

(Amount in thousands of rupees.)

				Kanpur	ınc	Luci	Lucknow	Agra	ra.	Meerut	ını	Indore	ore	Jabalpur	lpur	Varanasi	nasi	Ĭ.	Total
			t	Amt.	%	Amt.	% -	Amt. %	%	Amt.	%	Amt.	%	Amt.	 %	Amt.	%	Amt.	%
				Rs.		Rs.		Rs.	1000	Rs.	SI	Rs.		Rs.		Rs.		Re.	
	•		•	:	:	296	6.40	351	66.9			156	6.43	138	9£.9	157	8.40	1102	6.84
	•	•		178	7.93	263	6.62	409	7.19			239	7.23	170	5.33	183	7.41	1446	96.9
		•	٠.	212	5.55	729	6.27	190	6.48	193	6.25	258	6.74	201	5.31	226	7.60	1514	6.27
	•	•	•	160	3.76	178	3.86	147	4.30	137	3.24	176	4.10	187	4.45	179	4.60	1167	4.13
•	•	•	•	233	3.94	232	3.8I	185	3.94	168	3.56	224	3.85	236	3.62	220	4.16	1502	3.81
		•		172	3.56	179	3.27	130	3.31	162	3.45	194	3.50	186	3.35	159	3.33	1185	3.30
•	•	•	•	991	3.34	171	3.54	152	3.65	169	3.14	199	3.59	188	3.35	191	3.76	1208	3.43
		•	•	186	3.34	187	3.64	156	3.44	178	3.23	205	3.35	177	3.18	178	3.87	1270	3.43
	•		•	179	3.23	173	2.81	151	3.27	171	16.2	198	3.26	127	2.79	147	3.11	1150	3.11
	•	•	•	185	3.19	212	2.80	148	3.01	173	2.53	214	3.34	142	2.01	176	3.20	1275	3.05

1963-64 1964-65 196**5**-66 1966-67

1962-63

1961

1958

Nore: -The % indicated is the ratio of expenses to the First Year Premium Income.

(Chapter XI-Para 11.2.4) APPENDIX 31(c)

EASTERN ZONE

Medical Fees

(Amouns in thousands of rupees)

		Calcutta	utta	Asansol	los	Cuttack	C k	Gauhati		Jalpaiguri		Jamshedpur Muzaffarpur	dpur 1	Muzaffs	ndn	Patna	œ	Total	7	
Years		Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt. %	%	Amt.	Amt. %	Amt. %	%	Amt.	×	Amt.	%	
		R.		Rs.		Rs	G	Rs.	1	Rs.	J.	%		Rs.		Rs.		Rs.		
8561		722	4.57	194	8 · 10	9	4.29	279	279 8.36	168	9.34	131	3.65	127	3.69	160	98.9	1833	\$.65	_
. 6,6		1223	6.30	205	99.9	170	9.64	415 8.76	92.8	172	8.55	162	29.8	183	8.08	210	7.03	2753	7.03	23
1960	•	1365	2.62	249	7.01	201	9.28	344 6.48	6.48	150	7.53	161	\$6.5	218	29.2	233	6.34	2860	6.33	
1961		1345	2.60	192	4.77	IOI	4.28	241	4.09	7.7	EI.9 991	190	\$.00	180	8.53	198	5.03	1621	8.19	
1962-63		930	3.43	237	4.31	86	3.22	271	3.55	4	2.88	142	3.12	188	4.16	212	4.41	2188	3.66	
1963-64		891	3.67	160	3.35	78	2.62	228	2.40	III	3.36	132	90·E	137	3.84	. 191	3.77	16 00	3.33	
1964-68		923	3.49	161	3.15	86	68.2	237	69.2	121	3.70	125	3.86	159	3.89	165	3.83	1987	3.34	
. 99-5961		983	3.29	164	3.15	112	3.26	218	2.54	135	4.10	131	5.66	184	3.93	233	4.05	2170	3.34	
. 79-9961		879	2.29	175	3.73	IOI	2.83	195	2.65	112	3.26	122	2.77	180	3.47	238	3.66	2012	3.13	
. 89-7961		872	5.39	172	3.28	IOI	5.60	200	19.7	117	3.20	118	2.48	195	3.80	762	3.77	2044	3.07	

Nors :--The % indicated is the ratio of expenses to First Year Premium Income,

APPENDIX 31(d)
(Chapter XI : Para II 12 4)
SOUTHERN ZONE
Medical Fees

(Amount in thousands of rupees)

6.94 6.85 5.39 3.05 3.29	Coimbatore		Hyderabad		Madurai		achili p a	Machilipatnam	Triva	Trivandrum	Cdipi	ij	I nanjavur	avur	J.	Total
RS	Amt.	%	Amt.	% A	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
249 5 06 287 6 94 289 4 58 334 6 85 300 4 00 265 5 39 258 3 05 2 07 3 05 345 2 76 2 56 2 84 314 2 80 2 67 3 12 453 3 2 4 3 73 3 29 560 3 1 2 3 2 3 3 2 3	Rs. 1		Rs.		Rs.]		Rs.		Rs.		Rs.		Rs.		Rs	
289 4 · 58 334 6 · 85 300 4 · 00 265 5 · 39 258 3 · 05 2 · 07 3 · 05 345 2 · 76 2 / 56 2 · 84 314 2 · 80 267 3 · 12 453 3 · 24 3 / 73 3 · 24 560 3 · 13 3 · 24 3 / 3 · 24	368	16.4	204 6	6.12] 3	48 7	348 7.66 1 348	Second Inc.	7.41	262	7.18	273	7.38	:	:	2348	86.98
300 4.00 265 5.39 258 3.05 207 3.05 345 2.76 256 2.84 314 2.80 267 3.12 453 3.24 373 3.29	401	29.4	- 13. 14	5.40 3	385 6	08.9	428	6.55	321	6.04	326	18.9	:	:	2751	6.31
345 3.05 207 3.05 345 2.76 256 2.84 314 2.80 267 3.12 453 3.24 373 3.29	488	8.21	290 5	5.17 3	353 5.92		498 6	88.9	346	2.86	327	6.32	:	:	2872	96.5
345 2·76 256 2·84 314 2·80 267 3·12 453 3·24 373 3·29	350	5.04	279 4	4.28 3	338 4	4.99	486 6	6.52	325	4.57	255	4.29	:	:	2508	4.53
314 2·80 267 3·12 453 3·24 373 3·29	437	4.55	313 3.	3.18 2	216 3	3.54	981	2.11	389	3.42	309	4.09	192	5.83	2653	3.36
453 3.24 373 3.29	393	4.24	304 2.	1 2.6.2	187 3	3.64	272 3	3.35	326	3.37	284	3.77	160	4.30	2514	3.45
560 3:43 432 3:34	359	3.95	412 3.	3.42	196 3	3.82	213 3	3.36	298	3.52	175	3.27	9	.68	2489	3.38
7 2 44 435 3 44	409	4.13	472 3	3.26 2	218 4	4 · 12	229 3	3.53	318	3.73	188	3.85	7 2	22.58	2840	3.57
1966-67 . 452 2.59 414 2.80	354	3.55	437 2.	2.93 1	191 3	3.47	210 3	3.09	250	3.12	681	3.59	8	61.54	2514	3.03
1967-68 . 359 2.31 409 2.54	349	3.55	341 2.	2·59 I	172 3	3.05	244 3	3.16	201	5.80	195	3.39	104	3.85	2382	5. ₹

Note: -The % indicated is the ratio of expenses to First Year Premium Income.

(Chapter XI : Para II 2 · 4)

WESTERN ZONE

**Medical Fois

Total	Amt. %	Rs.	3068 5.57	1892	2666 5.12	1987 3.37	2354		2389 2.92	2435	
=	36		5.85	8.8	5.05	3.48	3.38	3.19	9. 8.	3.8	3.
Surat	Amt.	52	152	189	175	148	80	188	161	199	173
땑	%		:	08.6	7.23	4.41	3.46	3.61	3.23	3.72	2.0T
Satara	Amt.	.S.	:	223	207	135	133	150	136	154	124
ŏ	*		:	7.98	7.27	3.97	3.28	3.16	3.35	3.42	2.02
Rajkot	Amt.	Rs.		260	273	156	189	155	157	159	127
n.a	%		6.92	6.58	224 6.15	3.87	5.66	2.62	3.13	3.03	2.54
Poons	Amt.	3.	398	211	224	155	178	991	167	171	133
. <u></u>	×		i	7.78	94.9	3.68	3.83	3.23	3.76	3.79	3.
Nasik	Amt.	Rs.		132	133	100	124	86	114	110	80
ırı	%		0.4 941	306-7-30	6.80	4.30	4.20	3.60	3.30	3.20	2.80
Nagpur	Amt.	.S.	176	306	233	185	232	183	183	208	171
labad	%		7. r4	2.09	6.13	4.14	3.67	3.07	3.62	3.68	3.11
Ahmedabad	Amt.	Rs.	432	\$31	454	381	394	408	385	431	394
bay	80		4.26	3.87	3.64	2.51	2.23	2.14	2.43	2.13	1.96
Bombay	Amt.	ž	849	895	976	169	841	781	0001	949	874
			•	•	•	•	•	•	•	•	•
			•	•		•	•	•	•	•	•
S.			•	•	•	•	•	•		•	•
Years		· ·	1958 .	. 65 €	. 0961	. 1961	1962-63	1963-64	1964-65	99-5961	1966-67

Nors: -The % indicated is the ratio of expenses to First Year Premium Income.

APPENDIX 32

(Chapter XI : Para, 11.2.5)

Statement showing Medical Fee Expenses per New Policy

Years		:			,				Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone	Corporation
							न्या स्थान		Rs.	Rs	Rs.	ž	R3.	Rs.
. 8861		•					त्रमहत्त्र त्रमहत्त्र		11.59	10.20	8.49	7.55	10.14	\$1.6
. 6561			•				100	11	12.03	10.63	15.01	26.2	89.0I	60.0I
. 0961	•		•				i		11.26	9.58	62.6	8 · 16	08.6	65.6
. 1961				•					4.4	6·14	7.53	92.9	6.37	\$4.9
1962-63									98.9	6·13	60.9	7 76.7	20.9	2.83
1963-64	•	•		•					65.9	5.44	19.5	8.14	\$.70	5.74
1964-65					٠.				7.36	4 9.9	6.36	2.46	46.9	6.63
1965-66									7.35	19.9	16.9	6.02	14.9	98.9
19-9961									2.46	3.76	7 9.9	\$7.8	04.9	6.33
89-4961									7.88	15.9	89.9	29.5	¥.41	79.9

APPENDIX 33

(Chapter XI : Para, 11.2.6)

Statement showing Expenses on Medical Fees per New Medical Policy

Year				t.		i :					Northern	Central	Eastern	Southern	Western	Corporation (in India)
									-		Rs.	RS	Rs.	Rs.	Rs.	Rs.
. 1961			•	•	•	•	•				10:01	68.0	26.6	10.88	9.46	0.01
1962-63	•	•		•	•	•	•	•	T .HU	i,	86.6	10-73	9.43	9.41	19.6	9.73
1963-64				•	•	•	•	•			96.01	10:30	9.64	01.01	9.47	10.00
1964-65	•		•			•	•	•	•	•	11.56	11.50	98.01	<i>11</i> °77	16.01	11.02
1965-66		•		•	•	•	•	•	•	•	11.21	11.34	10.74	26.01	10.54	06.01
1966-67		•		•	•	•	•	•	•	•	12.25	12.11	11.77	11.42	26.01	65-11,
89-2961				. !							13.33	12.26	12.62	11.85	65.11	12 - 22

14 M. of Fin.—10.

APPENDIX 34

(Chapter XIII Para 12 12 13)

Statement showing Ratios of Minor Items of Expenses to Total Management Expenses

			1				:	!	1		1								
	1958		1959	I	0961	1961	٠,	1962-63	63	1963-64	3	1964-65	65	1965-66	و	1966-67	7	1967-68	∞
	Amt. %	ļ	Amt. %	Amt	%	Amt. %		Amt.	*	Amt.	%	Amt. %		Amt. %		Amt.	%	Amt.	%
	Rs.		Rs.	Rs.		Rs.		88.	45.74	Rs.T	400	Rs.		Rs.		Rs.		Rs.	
Total Ma- nagement Expenses]	213628	24	243579	277478		315887	5- 7-1-1	442854	46.1	402944		446992	•	495263	δ.	546101	32	191985	İ
I. Printing & Station- ery	5953 2·79		6076 2:49		6614 2:38		2.43 I	7680 2:43 10980 2:48	2.48	9085 2.25	2.25	8443 1.89	68.1	8662 1·75	.75	9048 1·66		9856 I·68	89.
2. Postage, Telegrams and Receipt Stamps	5760 2.70	2.	6489 2·66		6981 2.52	1	2.47	7793 2.47 11008 2.49	2.49		2.47	9949 2.47 10208 2.28	2.28		50.2	10133 2:05 10419 1:91		62 · 1 10801	. 79
3. Rents .	4018 1.88	88	4529 I·86		5374 1.94	•	5859 1.86	8362 1·89	1.89	8562 1.88	1⋅88	9102	9102 2.04	Ī	16.1	96.1 00911 06.1 03801 1.600 1.98	8.	11600 1	86.∶

1.61	£.	
9430 1.61	1994 -34	2480
1.35	.45	.46
4697 1·17 5365 1·20 6294 1·27 7356 1·35	2824 .63 2480 .50 2471 .45	1749 .39 1997 .40 2497 .46 2480
1.27	.50	.40
6294	2480	1997
1.20	.63	.39
5365	2824	1749
1.17	98 -	66.
4697	3455	1595
1.21	.81	6
5340	3600	1814
0.87	69.	:33
1431 0·51 1751 0·63 2770 0·87 5340 1·21	2045 83 1389 49 2178 69 36∞ 81 3455 86	1165 :37 1814 :40 1595 :39
0.63	. 49	33.
1751	1389	SE. 69 6
0.51	£8.	705 .29
1431	2045	705
29.0	. 52	e.
1327 0.62	1103 -52	647 -30
4. Tabulating Machines Rentai	5. Advertisement (Publicity Expenses)	6. Telephone charges .

NOTE: -The Expenses have been shown as a percentage to the total Management Expenses.

APPENDIX

(Chapter XII: Para, 12.1.3)

Statement showing Zonewise Ratios of Printing and Stationery Total Management Expenses of the respective Zones of the Life Insurance Corporation of India.

			Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone
1958 .		•	1.62	2-25	3.44	3.03	2.42
1959 .		•	2.13	1.60	2.68	2·66	2·41
1960 .			1.63	1.92	2.50	2.66	2.33
1961 .		•	2.02	1.62	2.61	2.72	2.46
1962-63			1.74	1.96	2.44	2.43	2·46
1963-64			1.55	1.26	2:37	2.51	2.15
1964-65	•		1.47	1.61	2 · 12	1.57	2.11
1965-66			1.34	1.43	1.73	1.28	1.80
1966-67			1.39	I·12	1 ·86	1.57	1.71
1967-68	•		1.42	1:25	1.86	1.63	r·64
				सन्दर्भव ३	144		

APPENDIX 36

(Chapter XIII: Para. 12.1.3)

Statement showing the Zonewise Ratios of Postage, Telegrams and M. Os. Commission Expenses to Total Management Expenses of the respective Zones of the Life Insurance Corporation of India.

			Northern Zone	Central Zone	Eastern Zone	Southern Zone	Westerr Zone
1958 .		,	2.17	2.41	2.01	3.37	2.32
1959 .		•	2.10	2.35	1.94	3.14	2.23
1960 .			2.04	2.31	1.82	2·79	2.12
1961 .			2.01	2 22	' = <u>1</u> ·76	2.77	2.05
1962-63			1.89	2.11	1.81	2.72	2.16
1953-64			2.02	2:16	1.86	2.71	2.04
1964-65	•		1.86	1.85	1.77	2.43	1.87
1965-66			1.68	1.69	1 · 59	2·18	1.61
4966-67			1 • 58	त्रस्यातेष ३ 1:53	चने 1·42	2.06	1.55

1.67

1.30

1.92

1.45

1.39

#967-68

(Chapter XII: Para, 12.1.3)

Statement showing Zonewise Ratios of Tabulating Machines Rental and Maintenance Expenses to Total Management Expenses of respective Zones of the Life Insurance Corporation of India.

APPENDIX 37

			Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone
							<u> </u>
1958.	•		.34	*50	•66	• 56	·84
1959 .	•	•	•36	•53	-69	.20	•78
1960 .	•	•	·64	•50	·78	•44	.76
1961 .	•	•	.59	I·40	.93	•50	1.11
1962-63	•	•	•84	1 ;77	I∙6 3	•56	1.40
1963-64	•	•	.87	I•53	1.20	•62	1.42
1964-65	•	•	•95	1.52	1.25	•69	1.45
1965-66		•	.97	1.48	1.31	•76	1.39
1966-67	•	•	·89	1.70	1.50	•92	1.70
1967-68			1.38	2.02	1.70	1.09	1.94

APPENDIX 38
(Chapter XII—Para 12·1·3)

Statement showing Zonewise Ratios of (1) Rents for Offices belonging to & Occupied by Corporation (2) Rents of other Offices occupied by Corporation Expenses to Total Management Expenses of Respective Zones of the Life Insurance Corporation of India.

		N	Vorthern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone
1958 .		•	1.67	1.12	2.35	1.31	1.98
1959 .		•	1.65	1.16	2.11	1.42	5.15
1960 .		•	1.66	1.12	2.25	1.81	£ · 98
1961 .		•	1.59	1.17	1.93	1.80	1.89
1962-63		•	1.48	1.24	1.94	1.74	1.97
1963-64	•	•	2.08	1.27	2.07	1.62	1.78
1964-65	•		1.77	1.52	I.08	1.54	2.15
1965-66	•		1.91	1.34	I · 82	1.52	2.01
1966-67		•	1.83	1.29	1.88	1.48	1.93
1967-68	•		1.44	1.14	2.01	1.14	2.75

APPENDIX 39

(Chapter XII—Para 12·1·3)

Statement showing Zonewise Ratios of Telephone Charges Expenses to Total Management Expenses of Respective Zones of Life Insurance Corporation of India

		·	Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone
1958 .	•		•37	•36	•28	·29	.25
1959 .	•	•	•35	-35	•30	•20	.25
1960 .	•.		•50	144	•33	•26	·29
1961 .	•		·49	:42	:35	·28	• 32
1962-63	•	•	• 56	•45	•38	• 30	•34
1963-64	•	•	•53	•49	•36	-31	.33
1964-65	•	•	•55	-48	•37	•28	•35
1965-66	•	•	•57	53	•38	•30	•34
1966-67	•	•	•65	•63	•40	€ 33	•41
1967-68			•59	•55	•40	*33	•37

(Chapter XII—Para 12·1·3)

Statement showing Zonewise Ratios of Advertisement Expenses to Total Management Expenses of the Respective Zones of the Life Insurance Corporation of India

APPENDIX 40

			Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone
1958		•	•01	.001	.03	.001	-05
1959 .	•		•04	•04	••	.001	-03
1960 .	•	•	.03	•06	-02	•02	· oɪ
1961 .	•	•	•10	•13	-03	.03	.05
1962-63	•	•	•10	•14	- • • • • • • • • • • • • • • • • • • •	•02	.01
963-64	•		•10	114	•10	•06	•07
1964-65	•	•	1001		• 09	·oi	••
1965-66			•36	.35	15	•13	.13
1966-6 7	•		•26	•28	• 13	.13	•12
1967-68			•20	नियाम्ब	·10	•10	.10

APPENDIX 41 (a)

(Chapter XII-Para, 12.2.3)

Northern Zone

Printing and Stationery

Year	ы				Delhi	, , , , , , , , , , , , , , , , , , ,	Ajmer	ēr	Chandigarh	ligarh	Jullundur	dur	Total for the Zone.	he Zone.
					Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
					Rs.	es.	Rs.		Rs.		RS.		Rs.	
1958	•	•	•	•	94	.58	4	.78	36	.58	. 39	75.	378	\$5.
1959	•	•	÷	•	120	-48	102	.70	8	96•	115	1.07	583	69.
0961	.•	•	•	•	134	•	122	19.	16	69.	16	• \$6	547	.50
1961	•	•	•	•	184	•46	201	8.	118	89.	186	88•	828	19.
1962-63	•	•	•	•	213	.33	302	1.00	168	7 9.	214	£9.	1023	.54
1963-64	•	•	•	•	161	.27	259	62.	147	ż	160	.47	853	.46
1964-65		•	•	•	259	o £ .	712	. 59	135	.43	142	.37	874	
99-5961	•	•	•	•	213	.33	236	\$\$.	148	.23	991	•	848	68.
1966-67	•	•	•	•	227	. 22	280	.9	160	.42	178	б£.	972	o† ·
89-2961	•	•		•	241	.53	263	.51	180	.40	195	.37	1009	.37

The % indicated is the ratio of the expenses to the first year and renewal premium, income,

APPENDIX 41 (b)

(Chapter XII-Para, 12.2.3)

CENTRAL ZONE

Printing and Stationery

(Amount in thousands of Rupees)

;				٠	Kanpur	L	Lucknow	ΜO	Agra	_	¥ ¥	Meerut	Indore		Jabalpore	ត	Varanasi	aS _i	Tota	Total for Zone.
Year	Tel.				Amount %	,	Amount %	%	Amount %		Amount %		Amount %		Amount %		Amount % Amount %	nt %	Amoun	, t
		.		1	Rs.	.	RS		RS.	100	Rs.	12	83		Rs.		Rs.		Rs.	
1958	•	•	•	•.	:	:	23	.29	9	.46			11	.25	6	.25	9	61.	432	1.45
1959	•	•	•		4	80.	17	61.	25	.20			Ħ	.15	6	•15	'n	8	363	.82
1960		٠.			٧,	.05	4	.15	3	61.	9	101	8	.50	91	• 18	8	.07	529	.85
1961	•	•	•	•	80	<u>\$</u>	m	.02	80	80.	8	-07	13	.01	15	.13	∞	%	526	. 62
1962-63	•	•	•	•	22	(III	14	.07	22	.15	25	.15	33	11.	30	.17	18	.12	626	92.
1963-64 .		•	•	•	8	• 10	30	.15	19	• 13	29	91.	36	.17	45	.25	37	. 53	675	. 25
1964-65	•	•	•	•	15	.07	43	61.	24	•14	23	11.	4	91.	43	61.	50	11.	806	. 53
. 99-5961	•	•	•	•	53	.21	113	14.	45	. 55	36	.15	78	. 58	71	.58	IOI	. 25	946	.20
. 79-9961	•	•	•	•	95	.35	19	61.	99	. 29	85	.30	83	.52	92	.30	12	90.	675	.32
89-2961	•	•	•	•	78	.24	126	98.	83	.33	8	.31	135	.39	165	. 58	109	.43	830	.39

The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPBNDIX 4t (c)

(Chapter XII-Para, 12,2,3)

EASTERN ZONE

Printing and Stationery,

·	*		•	Calcutta	a H	Asansol	5	Cuttack	ack ack	Gauhati		Jalpaiguri		Jamshedpur		Muzaffarpur	ırpur	Patna	į	Total for Zone	L a
	į		. 4	Amount %	88	Amount	%	Amount		%! Amount	% A	Amount	A A	Amount %		Amount %		Amount %	l.	Amount	%
				Rs.		3.		Rs.	100 miles	Rs.	141	Rs.		Rs.		RS.		Rs.		Rs.	
1958	•		•	69	. 56	21	. 58	S	. 23	39	6.	25	.94	6	. \$2	01	.47	25	.64	1923	01.1
1959	•	•	•	169	.41	28	.47	9	:17	89	.78	27	.68	4	20.	01	.25	41	.64	£191	18.
0961	•	•	-	\$62	• 94	102	1.19	69	1.35	132	90.1	84	1.78	61	.73	62	86.	101	1.15	1674	.77
1961	•	•	•	570	.72	151	1.32	117	1.78	204	1.18	98	1.21	96	3	105	1.23	156	1.34	1964	11.
1962-63		•	•	862	-80	162	. 93	110	1.11	284	1.15	108	1.03	120	99.	135	1.22	158	96.	2450	.75
1963-64			•	717	99•	150	98•	59	8	241	6.	140	1.45	96	.53	120	8:1	168	1.05	2106	69.
1964-65			•	637	.49	164	.74	144	1.14	248	.79	107	76.	165	.87	611	.85	157	.83	2071	79.
1965-66			•	602	.39	163	.64	112	22.	255	94.	901	.77	57	97.	140	.83	124	. 53	1853	. \$0
19-9961			•	940	. 26	5 193	.70	114	. 70	211	.50	8	. 59	811	.48	137	.73	130	.51	2203	. 54
1967-68	•	٠	•	942	.51	147	.46	123	99.	346	8	114	.72	124	•48	160	.30	199	69.	2359	. 57

The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 41 (d)

(Chapter XII: Para. 12.2.3)

SOUTHERN ZONE

Printing and Stationery

(Rigures in thousands of Rupees)

				21								
Total for Zone	% nt %		1.21	.63	98.	.81	.74	.62	.43	.43	.	.43
Total fo	Amount %	Rs.	1250	1269	1487	1762	2330	1973	1555	1792	1935	2157
Ħ	t.%		:	:	:	:	1.85	.87	.58	.58	2	.\$6
Thanjavur	Amount%	\$:	:	:	:	96	137	4	77	6 7	108
Udipi 1	% 1		.44	.55	.58	.48	.75	. \$2	.27	.38	.46	.43
	Amount %	\$	41	73	IOI	86	221	167	96	143	178	180
ոժռո	%		1 · 14	92.	69.	\$.73	.55	.34	29 .	.34	.45
Trivandrum	Amount	Rs.	95	66	122	150	306	231	163	342	201	257
atnam	%			:33	. 55	75	.78	.48	.38		.45	<u>‡</u>
Madurai Machlipatnam	Amount	Rs.	51	-58	121	190	277	172	148	169	061	214
ırai]	% 1		.49	.46	.65	.77	.74	99.	. 58	. \$1	.47	.46
	Amount %	Rs.	43	63	120	161	212	151	70	144	147	157
Hyderabad	%	্ব ক	.50	5	. 56	64.	65.	.48	.35	. 27	.38	.34
	Amount %	Rs.	35	51	87	151	186	166	129	151	223	233
batore	۶۶		80	12.	.64	19.	29 .	99.	ct.	.36	.43	8 [‡] .
Coimbatore	Amount	Rs.	70	16	II3	145	249	253	174	177	526	270
lore	%		14.	.71	. 23	.65	.75	. 20	44	1	.45	18.
Bangalore	Amount	Rs.	801	122	611	061	309	213	224	283	304	257
<u>s</u>			.63	. 49	. 28	.34	. 24	.49	.41	.34	.40	.44
Madras	Amount %	RS.	9	71	123	101	257	236	234	268	341	395
Ľ.	1		•	•	•	•			٠.	. 9		
Vear	•		1958	1959	1960	1961	1962-63 .	1963-64 .	1964-65	. 99-5961	. 79-9961	. 89-7961

The % indicated is the ratio of the expanses to the first year and renewal premium income,

APPENDIX 41 (c)

(Chapter XII: Para. 12,2,3).

Western Zone

Printing and Stationery

RS	Year		, I	Bombay	_ 1	Ahmedabad	þæd	Nagpur	4	Nasik	ši	Poona	na	Rajkot	50	Satara	ara	Surat		Total for	Zone
RS. RS. <th></th> <th></th> <th>. 4</th> <th></th> <th>⁷ %</th> <th>Amount</th> <th>7 %</th> <th>Amount</th> <th>%</th> <th>Amount</th> <th></th> <th>Amount</th> <th></th> <th>Amount</th> <th></th> <th>Amount</th> <th></th> <th>Amount</th> <th>%</th> <th>Amount</th> <th>%</th>			. 4		⁷ %	Amount	7 %	Amount	%	Amount		Amount		Amount		Amount		Amount	%	Amount	%
				Rs.	1	Rs.		Rs.		Rs.	434	Rs.	4.19	Rs.		Rs.		Rs.		Rs.	1
	. 58	•		•	82		.39	61	.38			76	.33	:	:	:	:		.43	1603	.46
. 180 23 53 22 29 28 64 52 26 26 26 26 26 26 26 26 26 26 26 26 27 26 28 26 26 26 26 26 27 26 27 26 27 26 134 87 110 82 147 98 170	. 68				17		.58	22	. 29	46	.34	39	.39	47	.24	25	81.		. 55	1744	.48
. .					23		.32	29	.28	26	4	20	.26	56	.58	9	.27		.23	1831	.48
. 894 786 787 786 787 787 787 787 787 787 787 787 787 787 787 788 789	. 19			-	55		.67		- 56.	81	.95	134	-87	110	.82	147	.6		.67	2099	.33
	12-63			-	58		. 29		1.10	124	90.1		94.	891	.83		1.05		.67		.26
. 851 .43 267 .47 175 .66 91 .65 150 .56 96 .41 139 .73 120 .38 2510 .	53-64		•		31		77		. 42	18	.14	53	. 22	43	.15	63	.37		01.		.47
759 33 225 34 178 60 89 58 149 49 100 •37 159 •74 106 •29 2327 852 33 227 31 191 59 100 61 144 43 111 *39 149 ·62 111 28 2372 823 28 292 35 225 62 93 51 176 47 112 36 179 56 131 29 2471	54-65				43		.47		99.	16	.65	150	.\$6	96	7	139	.73		.38		64.
852 .33 227 .31 191 .59 100 .61 144 .43 111 .39 149 .62 111 .28 2372 823 .28 292 .35 225 .62 93 .51 176 .47 112 .36 179 .56 131 .29 2471	99-59		•		33		34		8	8	.58		.49	8	.37	159	.74		. 59		.42
. 823 .28 292 .35 225 .62 93 .51 176 .47 112 .36 179 .56 131 .29 2471	29-9 9				33		.31		. 29	100	19.	1 44	.43		.39		.62	•			.39
	89-29				28		35		29	93	٠٤١	176	.47	112	.36	179	.26				.38

The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 41(f)

(Chapter XII — Para 12·2·3)

PRINTING & STATIONERY

Expenses of Central Office & Zonal Offices

1												/	
l l	Particulars		1958	1	1959	1960	1961	1962-63	1963-64	1964-65	1965-66	1962-63 1963-64 1964-65 1965-66 1966-67 1967-68	39-2961
			Z.		Rs.	Rs.	홠	Rs.	Rs	Rs.	Rs.	Rs.	83
	1. Northern Zonal Office	•	8 <u>1</u>	4	156	Š	4	126	9/	.	85	105	108
	2. Central Zonal Office		333	- m	302	448	466	775	459	598	449	198	3 5
	3. Bastern Zonal Office		. 1706		1232	194	141	191	187	9/	\$2	71	16
	4. Southern Zonal Office		. 758		670	581	546	217	. 1 4	276	37	58	. 98
	5. Western Zonal Office		. 721	н	946	906	119	. 23	1113	205	267	295	2 4 4
	6. Central Office		. 378		347	548	8	1407	1237	617	854	875	1006
- 1									,				

APPENDIX 42(a) (Chapter XII—Para 12.3.2)

NORTHERN ZONE

Postage, Telegrams, Money Order Commission and Receipt Stamps

(Amount in thousands of rupees) Delhi Ajmer Chandigarh Jullundur Total for the Zone Year Amt. % % Amt. Amt. % Amt. % Amt. % Rs. Rs. Rs. Rs. Rs. 1958 .58 76 104 1.92 87 1.40 109 1.59 562 .71 1959 IIO •44 140 :96 107 1.14 119 1.10 660 .78 1960 152 .45 170 .94 129 .98 154 .95 783 .71 1961 173 .43 223 1.00 154 - 88 209 1.00 935 . 70 1962-63 351 1:26 243 .37 235 .90 300 .93 1334 . 72 1963-64 308 .43 346 1.06 225 ·82 263 .67 1261 · 68 1964-65 298 • 36 349 .96 22I -71 270 ·7I 1267 . 63 यस्य प्रदेश स्थाप 1965-66 338 .80 ·88 297 .33 245 258 •63 1271 • 57 1966-67 294 .20 334 .75 235 .62 283 ·61 1275 • 52 1967-68 300 - 28 312 •60 251 - 56 288 ·55 1263 .47

The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 42(b)

(Chapter XII-Para : 12.3.2)

CENTRAL ZONE

Postage, Telegrams, Money Order Commission and Receipt Stemps

			Kanpu	r	Luck	now	Agra	3.	Meeru	t
Year		Ā	Lmount Rs.	%	Amount Rs.	%	Amount Rs.	%	Amount;	%
1958					145	1.80	127	1.45		
1959			40	-78	150	1.72	140	1.10	• •	••
1960			93	•92	124	1.29	90	1.16	79	- 91
1961		•	105	.77	146	1.08	104	1.02	88	•7 7
1962-63			154	.77	199	1.03	139	.95	133	•78
1963-64			146	.72	175	.87	119	•79	122	•67
1964-65			134	• 58	168	•72	116	•67	128	. 59
1965-66			132	•53	174	•63	122	·61	129	•53
1966-67			132	.45	182	57	128	• 56	121	•43
1967-68			141	•43	196	- 56	141	• 56	142	•43
			Indore	-	Jabalp	nur J	Varan	asi	Total fo Zon	
		•	Amount Rs.	%	Amount Rs.	* % #114	Amount Rs.	%	Amount Rs.	%
1958	•	•	64	1.43	62	1.70	54	1.66	489	1.68
1959			89	1.24	, 81	1.33	66	1.58	59 9	ī·32
1960			106	1.05	109	1.24	81	(·12	717	1 · 15
1961			131	.99	123	1.04	t ic	٠89	816	•97
1962-68			183	.93	, 182	1.05	; 132	.85	1159	•94
1963-64			177	-86	179	.98	3 122	. 76	1070	•83
1964-65			192	- 75	5 198	-88	B 115	.65	1072	.71
1965-66			186	.66	5 191	.7	6 127	•66	5 1086	.64
1966-67			191	. 5	184	-7	1 120	. 56	1087	• 57
				• 5	_	.6		. 55	1179	. 5

The % indicated is the ratio of the expenses to the first year and renewal premium income.

¹⁴ M. of Fin.-11

156 APPENDIX 42(c)

(Chapter XII - Para 12.3.2)

EASTERN ZONE

Postage, Telegrams, Money Order Commission and Receipt Stamps

1959 332 ·81 89 1·48 58 1·68 186 2·14 71	% 2·29 1·79
1958 288 I·10 75 2·05 52 2·42] 155 3·54 61 2 1959 332 ·81 89 I·48 58 I·68 I86 2·14 71	· 7 9
1959 332 .81 89 1.48 58 1.68 186 2.14 71	· 7 9
7	
1960 355 -61 159 1-28 68 1-33 184 1-47 80	
551 4 4/	.70
1961 415 .52 126 1.11 83 1.27 213 1.23 85	. 20
1962-63 574 .52 192 1.09 114 1.15 309 1.25 .13 1	.07
1963-64 507 ·47 175 1·00 99 1·00 271 1·01 106 1	. 10
1964-65 585 .46 191 .87 117 .92 297 .94 110	.94
1965-66 531 .34 181 .72 125 .86 302 .88 121	·88
1966-67 549 32 178 64 125 .77 311 .74 114	. 74
1967-68 569 .31 190 .59 127 .68 286 .74 109	•69
Jamshedpur Muzaffarpur Patna Total for Zone	he
Amount % Amount % Amount %	<u>-</u>
Rs. Rs. Rs. Rs.	
1958 59 1.61 33 1.56 95 2.44 1261	. 72
1959 69 1·14 60 1·45 108 1·68 1385	69
1960 75 ·89 74 1·16 111 1·26 1447	6 6
1961 91 .78 89 1.03 117 1.00 1577	62
1962-63 :14 ·65 116 1·05 166 1·01 2172	66
1363-64 111 -61 109 -92 158 -95 1938	63
196;-65 111 · 59 129 · 93 147 · 78 2058	61
1965-66 111 ·50 1:1 ·74 184 ·79 2014	55
1966-67	51
1967-68 113 ·42 132 ·66 161 ·56 1980 ·	4

The % indicated is the ratio of the expenses to the year and renewal premum income.

APPENDIX 42 (d)

(Chapter XII—Para 12.3.2)

SOUTHERN ZONE

Postage Telegrams, Money Order Commission and Receipt Stamps

Yea	2T		Ma	iras	Bang	galore'	Coim	batore	Нус	lerabad	Mac	lurai
			Amoun	t %	Amou	int %	Amou	nt %	Amou	nt %	Amou	nt 🥦
			Rs.		Rs.		Rs.		Rs.		Rs.	
1958 .	•	•	120	1.36	182	1 · 29	181	2.07	107	1.66	200	2.27
1959	•		148	₹.02	190	1.17	209	1.63	120	1.02	227	1.68
1960 .	•		170	·82	192	. 87	2 30	1.33	148	•97	233	1.56
1961 .		•	208	•69	221	.76	271	1.15	167	•87	269	1.09
1962-63	•		317	· 6 8	321	.78	401	1.08	244	.77	312	1.09
1963-64			306	.65	318	:75	380	·9 9	241	•69	230	•98
1964-65			34 5	·61	339	-67	362	.83	2 58	•63	229	•90
1965-66			453	. 59	349	· 54	385	.79	288	. 52	244	•86
1966-67			465	- 54	359	50	391	•75	303	•48	246	•79
1967-68			428	•48	382	.47	391	•68	318	.46	252	.74
					4 7 7				J =0	•	-5-	/=
		Ma	chhlipati		177	đrum	Tiph.		anjavu		otal for Zo	r the
				ıam "	Trivan	el leve	Ud 4	ipi T		T	otal for	r the
			chhlipati	ıam "	Frivan Moun Rs.	drum	Ud 4	ipi T	anjavu	T	otal for Zo	r the
958 .	•		Amount	ıam "	Frivan Moun Rs.	drum	Ud 4 Amount	ipi T	anjavu	T	otal for Zo Amoun	r the
1958 . 1959 .			Amount Rs. 194	nam % A	Frivan Moun Rs.	drum	Ud Amount Rs.	ipi T	anjavu	* T	otal for Zo Amoun	t %
	· .		Amount Rs. 194	% A	Frivan Amoun Rs. 167	drum t % A	Wd 49 Mmount Rs. 124 161	ipi T: % A	anjavu	* T	otal for Zo Amoun Rs. 1507	t %
1 95 9 .			Amount Rs. 194 220 242	% A	Frivan Amoun Rs. 167	drum t % A 2.01 1.40	Rs. 124 161 177	ipi T : % A	anjavui Amount Rs.	* T	otal for Zo Amoun Rs. 1507	r the ne t %
1959 . 1960 .			Amount Rs. 194 1 220 242 267	% A	Frivan Amoun Rs. 167 182	drum t % A 2.01 1.40 1.05	Rs. 124 161 177 209	ipi T : % A 1.34 1.22 1.02	Amount	76 T	Otal for Zo Amoun Rs. 1507 1671	r the ne 1.47 1.24 1.02
959 . 960 . 961 .			Amount Rs. 194 1 220 242 267	% A	Rs. 167 182 187 234	drum 2.01 1.40 1.05	Ud 49 Amount Rs. 124 161 177 209 315	ipi T 1.34 1.22 1.02	anjavun Amount Rs.	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Otal for Zo Amoun Rs. 1507 1671 1753 2012	r the ne t % 1.47 1.24 1.02
1959 . 19 6 0 . 1961 . 1962-63	· · · · · · ·		Amount Rs. 194 1 220 242 267	% A	Rs. 167 182 187 234 391	drum t % A 2.01 1.40 1.05 .95	Ud 49 Amount Rs. 124 161 177 209 315	ipi T 1.34 1.22 1.02 1.01	anjavui Amount Rs	7 7 7 7 7 1 · 08	Otal for Zo Amoun Rs. 1507 1671 1753 2012	1.47 1.24 1.02 .93
1959 . 1960 . 1961 . 1962-63			Amount Rs. 194 220 242 267 364 310	% A	Trivan Moun Rs. 167 182 187 234 391 314	drum 2.01 1.40 1.05 95 93 75	Udd 4 Amount Rs. 124 161 177 209 315 322	ipi T 1.34 1.22 1.02 1.01 1.07	anjavun Rs.		otal for Zo Amoun Rs. 1507 1671 1753 2012 2928	r the ne t % 1.47 1.24 1.02 .93 .93
959 . 960 . 961 . 962-63 963-64			Amount Rs. 194 1 220 242 267 364 310 302	% A 3:57 1:25 1:10 1:05 1:00 -86	Rs. 167 182 187 234 391 314 311	drum 2.01 1.40 1.05 95 93 .75 .65	Ud 49 Amount Rs. 124 161 177 209 315 322 314	ipi T 1.34 1.22 1.02 1.01 1.07 1.01 .89	anjavui Rs	T 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	otal for Zo Amoun Rs. 1507 1671 1753 2012 2928 2706	r the ne 1.47 1.24 1.02 .93 .93 .85

The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 42 (6)

Chapter XII-Para, 12,3,2)

WESTERN ZONE

Postage, Telegrams, Meney Order Commission and Receipt Stamps

Veer		DOMOS	,			mdSavi		Alcan			- 1	Nejskot		Oalar.		Surat		l oral for the Zone	9 P
	•	Amount		% Amount		% Amount	%	Amount		% Amount		% Amount		% Amount		% Amount	%	Amount	%
		R3.		Rs.		Rs.	E	Rs.	100	Rs	621	Rs.		33.		RS.		Rs.	
8561	•	366	.63	144	1.34	1 46	1.90			285	1.24	:	:	:		73	1.44	1707	.49
6561	•	241	÷.	181	1.03	811	1.57	58	58 1.25	174	1.74	54	\$	80	19.	85	1.09	1842	.51
0961	•	262	.34	215	8	135 I	1.33	83	1.41	147	1:23	101	66,	122	.83	88	6.	1895	. 20
· · 1961	•	305	67.	244	94.	138	1.03	96	1.12	152	.99	118	.	7	.94	118	22.	1997	.30
1962-63	•	477	.31	368	%	202	\$	142	1.32	229	1.03	185	.62	195	1.24	183	-80	2833	98.
1963-64	•	604	.52	341	.68	202	88	120	26.	204	98.	154	.33	190	1.13	171		2458	. 25
1964-65	•	484	तं	346	9.	800	.75	128	16.	209	.78	168	.72	161	ioi.	173	.55	2539	.49
. 99-5961	•	461	.30	328	.43	232	.74	123	8.	199	\$9.	165	19.	184	.85	184	1\$.	2424	•43
. 69-9961	•	228	.50	339	.46	202	.63	120	.74	210	\$	163	.58	198	.83	181	.45	2477	.41
. 89-7961	•	510	60 I.	375	.45	204	.27	125	.68	219	. 29	174	95	210	.78	194	.43	2525	.38

The % indicated is the ratio of the expenses to the first year and renewal premium income.

159

APPENDIX 42 (f)

(Chapter XII-Para. 12.3.2)

POSTAGE, TELEGRAMS, BTC.

Expenses of Central Office and Zonal Office

Particulars	1958	1959	1960	1961	1962- 63	1963- 64	1964- 65	1965 - 66	1966 - 67	1967- 6 8
1. Northern Zonal Office	185	194	178	34	205	37	87	76	80	74
2.¶Central Zonal Office	32	30	35	29	37	30	25	25	29	24
3.¶Eastern Zonal Office	35	28	26	18	28	22	22	38	41	35
4. Southern Zonal Office	232	214	174	166	159	113	98	31	40	36
5. Western Zonal Office	123	147	141		167	142	138	159	166	179
6. Central Office .	233	296			582	516	555	524	67 0	628

APPENDIX 43

(Chapter XII—Para. 12.4.6.)

Zonewise Statement showing Rent Expenses per emoployee.

Yea	ır		Northern Zone	Central Zone	Eastern Zone	Southern Zone	Western Zone	Corpora-
1962-63	•	•	N.A.	N.A.	N.A.	N.A.	N.A.	. 182
1963-64	•		159	96	157	134	159	155
1964-65			158	104	162	137	212	182
1965-66	•	•	168	119	163	150	214	192
1966-67	•	•	171	123	186	154	218	203
1967-68			150	120	213	125	340	227

N. A. means not available.

APPENDIX 44 'a)

(Chapter XII.—Para. 12.4.6)

NORTHERN ZONE

Rents of offices belonging to and occupied by the Corporation.

Year		,	Delh	i	Ajmer	Chandi	garh	Jullundu	r 1	otal for Zon	
			Amount	%	Amount %	6 Amoun	ıt %	Amount	%	Amoun	t %
			Rs.	\$	Rs.	Rs.		Rs.		Rs.	
1958 .			109	-83	13 . 24					241	•35
1959 .			117	•46	15 10	I	·oī			278	.33
1960 .	•		132	•39	24 1	2	. 02		• •	307	•28
1961			124	.31	14 0	5 34	- 19	• •	• •	351	.26
1 962- 63			222	•34	39 • 1:	2 56	-21	27	.08	560	•29
1963-64			245	.34	150 4	45	.16	123	•36	759	.41
1964-65			246	.30	150 .4	1 48	. 16	123	· 34	753	.37
1965-66			253	•28	146 • 34	4 150	- 54	123	.30	846	• 38
1966-67			277	.27	162 .3	6 152	-40	126	.27	859	- 37
1967-68			268	.25	169 -3	3 148	•33	149	·28	737	.27

The % indicated is the ratio of the expenses to the first year and rerewal premium.

APPENDIX 44(b)

(Chapter XII - Para 12·4·6)

CENTRAL ZONE

Rents of Offices belonging Ito and occupied by the Corporation

:						Kanpur	bur	Luck	Lucknow	Agra	g!	Mærut	Ħ	Indore	2	Jabalpur	'n	Varanasi	is si	Tota	Total for the Zone
Yet						Amt	%	Amt	%	Amt	8 *	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
						Rg.		Rs.		Rs.		Rs.		33		Rs.		Rs.		RS.	
. 8561	•	•	•	•	•	:	:	E E	.15	12]	11			:	:	:	:	H	6	73	.25
1959	•	•	•	•	•	9	.12	- Z	7	12	8		:	:	:	:	:	n	.04	9/	.17
1960		•	•	•	•	12	.12	H	1	OI.	13	2	.05	91	.15	:	:	ч	.03	IOI	91.
. 1961	•	•	•	•	•	o	.07	80	.21	oı	oi.	n	.03	22	91.	:	:	71	.03	911	114
1962-63	•	•	•	•	•	80	or.	87		56	.18	н	IO.	28	. 14	:	:	н	io.	220	81.
1963-64		•	•	•	•	18	60.	8	.35	21	· 14	н	ıo.	22	11.	:	:	89	.37	229	• 18
1964-65	•	•	•	•	•	77	01.	47	.33	24	71.	8	IO.	22	60.	15	90.	89	.34	258	.17
1965-66		•	•	•	•	47	61.	72	. 56	59	114	7	io.	110	.39	13	8	29	18.	370	. 53
1966-67	•		•			*	61.	4,	.23	27	.12	8	.07	126	.38	70	80.	28	.27	436	. 23
1967-68				•	•	53	.17	*	.18	43	.17	56	80.	78	. 23	*	.12	9	* 77.	422	.50

Note :- The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 44(c)

(Chapter XII — Para 12-4-0)

EASTERN ZONE

Routs of Offices belonging to & occupied by the Corporation

Š		-	Calcutta	ita	Asansol	lsol	ទី	Cuttack j	Ğ	Gauhati	Jalpi	Jalpaiguri	Jams	hedpur	Jamshedpur Muzaffarpur	ffarpu	Patna	at C	Total for the Zone	1 for Zone
7		i <	Amt.	 *	Amt.	*	Amt.	1%	Amt.	%	Amt	%	Amt. %		Amt.	*	Amt	*	Amt.	*
!			Rs.		Rs.		Rs		Rs.		Rs.	Section of the second	Rs.		Rs.		Rs.		Rs.	ł
. 8261			260	8	¥n	7	गर्मन	ŏ	,3	.07	3		SI	1.40	:	:	3 5	.57	843	.48
. 6561		•	328	% ·	∞	.13	2	90.	26	.30	9	.15	22	98.	:	:	22	.34	816	.41
1965 .		•	372	.62	15	81.	7	.04	29	.23	4	80.	57	69.	:	:	\$	19.	7 90 I	.49
. 1961		•	85	.49	50	.18	71	.03	32	61.	.w -	.04	9	. \$2	:	:	51	<u> 4</u>	994	.39
1962-63		٠	513	.47	56	.15	7	.02	\$	81.	4	.03	92	4	:	:	64	.39	1277	. 39
1963-64	•	٠,	585	.54	21	. 12	79	.00	36	.13	m	60.	22	62.	17	7	57	34	1204	.39
1964-65			634	.49	21	60.	4	.03	36	11.	ю	.03	67	.35	81	.13	56	.30	1270	.37
99-5961		9	640	17.	87	.34	15	oI.	36	11.	т	.05	19	72.	81	.11	47	95	1327	.37
19-9961		9 .	615	9€.	95	.34	154	7 6.	36	6	m	.03	99	.27	19	oI ·	So	.50	1485	.37
89-1961			275	.15	11	.24	89	.37	8	.23	33	.21	31	11.	17	80.	25	8	1701	.43

Nors: --The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 44(d)

(Chapter No. XII Para 12.4.6)

SOUTH ZONE

Rents of Offices belonging to & occupied by the Corporation

(Amount in thousands of Rupees)

67 . 58 ίı. . 59 38 .37 31 .35 43 the Zone Amt. 5 % Total for 1287 1025 1193 196 991I 1003 319 740 828 428 χs. . 56 **61** · .13 17 8 .27 Thanjavur % 33 36 18 23 15 Amt. 14 Rs. 61. • 13 .15 91. 91. e. 90. 61. 52 8 % Udipi 28 22 9 7 Amt. 22 ö õ 65 g 33 Ŗ, Machilipatnam Trivandrum ဗ္ .05 ö 8 IO. š ဗ 8 ö % 13 81 Amt. Rs. 80. 80. 90. ģ .07 01 80 60. % 22 25 50 7 Amt. 23 23 28 22 Rs. . 12 9 ક . 12 . 18 ° 38 · 15 8 % Madurai 25 23 35 38 21 25 Amt. 28 28 37 27 RS. 11. ·15] 8 . 25 . 22 Hyderabad 81. 14 11. .43 .25 % 138 77 137 Amt. 28 200 45 38 28 • 18 e : .15 · 14 71. 22 ŝ .35 56 .45 Coimbatore % 9 8 65 65 8 Amt. 31 7 5 19 Rs. . 56 · 14 •36 .29 .41 . 55 .21 33 .35 27 Bangalore % 187 114 188 181 Amt. 159 171 9 **\$** 62 S. . 53 .47 •14 2 . \$9 .\$1 68. 73 악 4 % Madris 292 8 8 128 329 28I 187 214 Amt. 35 S. . 99-5961 1962-63 1967-68 Year 1963-64 1954-65 29-9961 ļ 1960 1961 1958 1959

Note: -The % indicated is the ratio of the expenses to the first year and renewallpremium income,

(Chapter XII - Para 12.4.6) APPENDIX 44(e)

WESTERN ZONE

Rents of Offices belonging to to occupied by the Corporation

Vest				Bomc	ombay	Ahme	Ahmedabad	Z	Nagpur	Ž	Nasik	Δ,	Poona	Ra	Rajkot	Sat	Satara	Su	Surat	Tota	Total for the Zone
		į		Amt	%	Amt.	%	Amt	%	Amt	%	Amt	%	Amt	%	Amt	%	Amt.	%	Amt.	%
\ \				%		Rs.		R.		Rs.	10	.S.	4	Rs.		Rs.		Rs.		Rs.	
. 8561	•	•	•	94	.27	42	.39	IOI	2.04			34	.15		:	:	:	:	:	850	.25
. 6861	•	•	•	323	19.	46	97.	100	I:32	∞	71.	18	•18		:	13	• 10	:	:	1060	. 29
. 0961	•	•	•	107	. 14	49.	.50	8	.97	. 13	.22	18	.15	ù.	:	14	• 10	:	:	1072	.28
. 1961	•	•	•	392	11.	49	.15	66	.74	,13	.15	18	.12		:	14	60.	14	8	1064	. 26
1962-63	•	•	•	512	.33	139	.30	121	. 58	16	• 14	23	or.	:	:	18	11.	24	01.	1347	. 26
1963-64	•	•	•	418	97.	127	.25	8	.43	13	01.	20	%0.	:	:	15	8	33	.12	1095	.23
1964-69	•	•	•	784	o t .	121	.21	109	.41	28	. 20	112	.41	:	:	13	.ؤ	2	.13	1713	.33
1965-66		•	•	775	.34	125	61.	114	.38	30	.30	184	19.	:	:	11	50.	41	11.	1734	8.
19-9561			•	811	•	125	.17	112	.35	59	• 18	185	• 26	6	£ 0.	12	5 0.	6	01.	1790	. 29
1,89-2001			•	921	.32	124	.15	122	.34	28	.15	204	. 55	65	.21	13	\$ 0.	41	8	3259	. 20

Note :- The % at icated is the ratio of the expenses to the first year and renewal premium income,

APPENDIX 44(f)

(Chapter XII-Para_12.4.6)

RENT EXPENSES OF CENTRAL OFFICE AND ZONAL ()FFIGES

Rents for Offices belonging to Sociopied by the Conporation

Particulars		. 8561	1959	0961	1961	1962-63	1963-64	1964-65	1965-66	1966.67	196 7-68
Central Office.		146	132	178	236	288	245	910	985	1026	965
Central Office (Foreign, Dept.)		22	65	8	232	327	236	226	22.5	260	187
Western Zonal Office	•	80	14	1417 287 1417	62	8/	4	167	176	224(CR)	453
Southern Zonal Office .	•	105	175	346	357	i i	335	326	233	262	417
Northern Zonal Office .	•	611	145	149	101	216	137	131	116	129(CR)	29
Central Zonal Office .	•	46	4	4	4	55	37	8	36	57	63
Bastern Zonal Office .	•	801	:	110	35	42	51	73	72	77	8
Internal Audit Dept.	•	:	οι	77	29	7.5	7	:	33	37	37

APPENDIX 45 (a)

(Chapter XII-Para, 12.4.6)

NORTHERN ZONE

Rents of other offices occupied by the Corporation

(Amount in thousands of Rupes

	Y	•er		Del	hi —	Ajı	ner	Chandi	garh	Jullun	dur	Total the 2	
	•			Amoun	t %	Amoun	it %	Amoun	t %	Amount	%	Amoun	: %
		• ^		Rs.	,	Rs.		Rs.		Rs.		Rs.	
1958	•	•	•	15	.11	17	.31	40	-65	38	• 55	150	•21
1959	•	•	•	20	∙08	2.2	15	48	.51	53	•49	174	• 23
1960				52	-15	31	:17	58	•44	74	•46	252	•23
1961			•	72	-18	50	•22	65	· 37	81	· 3 9	301	.22
1962-63	;	•		101	.15	90	:30	IIO	• 42	132	.41	491	•26
1963-64	,	•		95	•13	74	•23	108	•40.	96	• 28	385	-21
1964-65	;	•		109	•13	79	•22	115	• 37	102	•27	408	•20
1965-6 6	;			117	•13	82	-19	102	•37	103	•25	407	•18
1966-67				116	··11	79	-18	92	.24	95	•21	385	• 16
1967-68				114	•10	85	•17	82	. 18	94	. 18	378	•14

Note:—The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 45'(b) Chapter XII -- Para 12.4.6)

CENTRAL ZONE

Rents of other offices occupied by the Corporation

Veer					4	Panpur	Luckilow	MOII MOII	V V		Ē	Meerul	Thaore	ដ្ឋ	indreas (4	ind	Varanasi		Total for the Zone	i E
					Amount	I .	% Amount		% Amount		% Amount	l .	% Amount		% Amount		% Amount		% Amout	%
					Rs.		Rs		Rs.	1	Rs.	E KR	Rs.		SS.		Rs.		SS.	-
. 8261	•	•	•	•	:	:	46	.57	25	.29			15	. 56	17	.46	77	.74	141	.48
. 6261	•	•.	•	•	12	•23	43	•49	36	.28			33	.46	27	‡	27	.53	185	.41
. 0961	•	•	•	•	23	.53	14 14	-45	15	61.	≡37	.43	31	1£.	37	4	88	.38	217	.35
. 1961	•	•	•	•	37	.27	47	*35	17	11.	9	33.	33	. 24	4	.37	36	.35	265	18.
.962-63	•		•	•	58	.39	49	•33	21	71.	26	.33	84	.25	99	.37	4	18.	374	36.
1963-64	•	•	•	•	49	• 24	20	.25	81	.12	æ	.59	43	12.	72	÷	50	81.	323	.25
1964-65	•	•	•	•	88	.38	S	12.	19	11.	\$.35	4	41.	9/	.34	27	.15	366	. 24
. 99-5961	•	•	•	•	19	7.	\$\$	•30	8	• 10	53	77.	\$	91.	98	.34	30	91.	365	.21
. 79-9961	•	•	. •	•	33	11.	ঠ	17	8	8	S I	81.	38	.12	86	.37	33	.15	339	.18
. 89-7961	•		•	•	37	. 11	64	.14	22	8	∞	. IS	9	.12	70	.33	33	.13	237	91.

Nors:-The % in licated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 45 (c)

(Chapter XII-Para, 12.4.6);

EASTERN ZONE

Rents of other offices accupied by the Corporation

(Amount in thousands of Rupees)

8H . 20 61. <u>ئ</u> 27 . 22 ន្ត · 18 - 17 .21 Total for the Zone % Anous 670 745 453 446 460 989 **667** 623 755 RS. .80 33 .55 .23 91. .17 91. 30 .62 41. Patna % Amount % Aniourt % Anicust % Anicust 33 7 26 38 26 3 42 IC3 37 RS. Jamshedpur Muzaffarpur 1.33 98. .63 52 19. 3 -38 35 4 .37 58 35 74 38 89 5 53 \$ 25 RS. .38 .25 51. 91. S. . .27 .25 . 29 24 . 27 16 14 31 46 7 RS. ŝ 2 67 71 29 .1.09 .72 . 57 58 57 Š .62 52 51 Jalpaiguri 30 98 9 6 6 Š RS. 9 28 64. 96.1 98 .45 20 32 34 35 32 3 33 Gauhati % Amount 69 30 RS. 84 107 11 26 95 145 101 22 II-02 86. 82 *.*92 -55 46 .23 .62 . I4 ·II Cuttack 3 % Amount Rs. 583 23 99 33 21 54 17, . 22 Asansol 🖟 14. 45 50 26 81. 21 . 15 21 % Amount .54 26] 41] 27 717 \$25 36 4 46 47 Ks. £. 56 61. · 15 ۶**1**% **1**14 .12 Calcutta 91. . I4 . 13 Amount 1193 ₹161 911 8 107 168 219 223 Rs. 201 224 Year

NOTE :-- The % indicated is the ratio of the expenses to the first year and renewal premium income,

1964-65

1966-67 1967-68

1962-63 1963-64

1960

1961

F958 F359

APPENDIX 45(d)

(Chapter XII-Para 12.4.6)

SOUTHERN ZONE

Ronts of other Offices occupied by the Corporation

(Amount in thousands of Rupees)

																			E	
Year	Ma	Madras	Bang	Bangalore	Coimbatore	atore	Hyderabad	abad	Mad	Madurai	Machilipatnam Trivandrum	patnar	n Triva	ındrun	ł	Uđipi	Thanjavur	avur	Total of the Zone	one
	Amt	%	Amt. % Amt.	%	Amt.	%	Amt.	%	Amt	%	Amt.	*	Amt.	*	Amt.	*	Amt.	%	Amt.	%
	Rs.		Rs.		3.	ed _e 25	Rs.		Rs.		Rs.		R3.		ž		꿆		RS.	: !
. 8561	35	•	31	.55	21	तं	23	96.	37	.42	77	.20	31	.37	91	.17	:	:	224	.53
. 6561	35	.24	9	.23	17	91.	56	.23	48	98.	28	91.	35	.27	13	71.	:	:	251	61.
. 0961	78	.13	\$1	.23	8	II.	**************************************	.53	50	12.	27	•12	36	8	#	01.	:	:	275	91.
. 1961	49	. 17	δ	.17	31	.13	31	91.	54	.21	4	91.	22	.21	50	8	:	:	338	9 1 .
1962-63	28	.12	9	·io	54	.15	49	91.	8	.21	82	. 53	104	.25	35	II.	23	<u>*</u>	503	91.
1963-64	47	• 10	19	.05	8 ‡	•13	47	Ħ.	*	.30	72	.30	95	. 53	38	.12	34	.21	447	. 14
1964-65	51	\$	30	8	51	.12	48	. 12	64	.25	73	• 18	112	.53	37	II.	36	.52	202	41
1965-66	\$.07	25	<u>\$</u>	22	11.	4	.07	74	.56	79	61.	139	.27	59	8	33	. 25	529	.13
1966-67	22	8	24	.03	Š	oi.	4	20.	75	.24	76	.17	152	.50	58	.07	56	.24	537	12
. 89-79eI	9	.05	8	ò	જ	\$	4	8	97	.58	78	•16	153	12.	33	8	56	•13	557	11.

NOTE: -The % indicated is the ratio of the expenses to the first year and renewal premium income.

APPENDIX 45(e)

(Chapter XII- Para 12.4.6)

WESTERN ZONE

Rents of other Offices occupied by the Corporation

Year			1	Bombay	bay	Ahmedabad	abad	Nagpur	yur	Nasik	M	Poons		Rajkot	اير	Satara	gat	Surat	ㅂ	the	the Zone
				Amt.	%	Amt.	36	Amt.	%	Amt.	38	Amt	*	Amt.	×	Amt	*	Amt.	%	Amt.	%
1958 .				175	\$	4	.41	7	71.			39	11.	:	:	:	:	37	.73	462	· IS
. 6561		•	•	49	.13	21	.29	ο	.12	3	H	8	***	22	£.	9	9	47	8	471	. 13
1960 .		•	•	352	.45	57	. 77	п	.12	9	or.	53	4	31	œ.	7	Š	4	.40	483	. 13
. 1961		•	•	154	.15	73	.23	15	H	II	. I3	63	.41	€	.33	0	8	3\$. 23	547	7.
1962-63	•		•	373		8	8	25	.12	97	.55	88	.39	92	.38	100	11.	41	.21	921	. 18
1963-64	•		•	322	07.	8	91.	22	oī.	21	.17	77	.33	\$	77.	13	8	\$	91.	789	17
1964-65		•	•	331	11.	159	12.	52	11.	25	· 18	73	72.	73	18.	21	II.	#	.13	847	.¥.
1965-66			•	387	41.	193	67.	37	. 12	76	.17	63	.21	85	.33	25	.12	\$.12	871	91
19-9961		•	•	378	14	707	.58	4	· I3	87	11.	36	II.	83	62.	ဇ္	£1.	R	. 18	8 79	.15
89-1961			•	378	.13	506	.25	*	.13	28	.15	3\$	8	3	.21	8	#	16	ģ	888	1.

Nors:--The % indicated is the ratio of the expenses to the first year ar dier ewal premium income.

APPENDIX 45(f)

(Chapter XII - Para 12·4·6)

RENT EXPENSES OF CENTRAL OFFICE AND ZONAL OFFICES

Rents for other Offices occupied by Corporation

Particulars		1958	1959	1960	1961	1962-63	1963-64	1962-63 1963-64 1964-65 1965-66	1965-66	199961	1967-68
		Rs.	Rs.	Rs.	-Rs.	Rs.	Rs.	Rs.	Rs.	R3.	Rs.
Central Office (Foreign Dept.)	•	72	109 न	103	107	138	136	157	174	. 33	355
Western Zonal Office	•	11	न वन 961	164	123	146	611	40	•:	:	:
Southern Zonal Office	•	9	:	11	6	,	:	:	m	3 .	:
Northern Zonal Office .	•	39	31	37	•	28	:	:	:	:	:
Central Zonal Office	•	H	7	m	12	13	0	∞ 9	S 1	11	÷. ∄
Bastern Zonal Office	•	24	34	22	23	12	46	8C	23	10	99
Internal Audit Dept.	•	:	:	•	:	:	:	:	8	17	•
	1										

APPENDIX 46

(Chapter XII—Para, Imper)

Cost price, Rentalls and Maintenance charges of the 80 cosumn equipments

Description of the Machine	Type & Model	Monthly Rental	Purchase Price	Qly. maintenanc charges;	One time e installation charges
TABULATOR	IBM 402 IBM 407 IBM 852 ICT 863 ICT 902 (Full Capacity)	3225 6000 2505 2760 4520			8669 22541
	ICT 906 (do)	4520			
REPRODUCER	IBM 514 ICT 203 (With Summary card punch attachment).	938	38675	415	352 2
INTERPRETER	- IBM 548 ICT 431	750 780			13000 (Appr)
COLLATOR	IBM 077 ICT 365	750 625			2064
SORTER .	. IBM 082 ICT-309	450 450			1135
PUNCH .	IBM—Auto (Alpha 024/001) ICT—Auto Alpha 69/0	315 314 #5	11150	215	27
	IBM Auto Numer 024/002	ic 2 77			1127
	ICT Auto Numeri 69/0	с	9280	190	
VERIFIER	IBM Alpha 056/001 ICT/Alpha	390	***	·	1408
	169/0 IBM Numeric 056/002	353	13515	5 270	1408
	ICT Numeric 169/0	333	11645	5 240	-400

Note:—One time installation charges are collected by IBM to meet the expenses incurred by them to import certain components of the machines.

APPENDIX 47 (4)

(Chapter XII-Para, 12.5.5.)

NORTHERN ZONE

Tabulating Machines (Rental and Maintenence)

Year	L				Delhi	E	Ajmer	ner	Chandigarh	garh	Jullundur	ndur	Total for the Zone	he Zone
					Amount	%	Amount	%	Amount	*	Amount	×	Amount	*
1958					Rs.	न्त्रवं	Rs.	.54	Rs	!	Rs.	;	ష్ట	2
1959	•		•	•	31	8	\$	27		:	92	\$1.	\$	ä
1060	•	•	•		47	iri F	2	.39	9	.03	8	র	216	8
1961			•		88	12.	7.	.33	r _z	8	25	.13	7	81.
1962-63	-		-		130	61.	98	18.	29	11.	103	.35	493	92.
1963-64			-	٠	693	£,	28	şr.	Sī	61.	ន្ន	ij	477	97.
T064-65	-	•			Z ó <u>z</u>	25	\$ 8	. 23	96	.3I	83	77.	267	.28
1065-66		-	٠		198	.22	163	77.	131	.47	83	.23	<i>*</i>	%
1966-67	-	-			253	.25	83	8.	82	.21	79	7	625	97.
1967-68					425	.39	188	.37	92	92.	774	82.	1671	9.

The % indicated is the ratio of the expenses to the first year and renewal premium income,

APPENDIX 47 (6)

(Chapter XII-Para 12.5.5.)

A CENTRAL ZONE

Tabulating Machines (Rental and Maintenanus)

Amount % Amo	200					Kanpur	_	Lucknow	*	Agra	_	Moerut	五	Indore		Jabalpore	2	Varanasi		Total for Zone	Sog
RS. RS. RS. RS. RS. RS. RS. RS.					•	1	₹	mount	38	Amount		Amount	*	mount		Amount		Amount		%Amount	%
30 37 34 39 13 18 15 31 36 29 27 .27 27 27 27 27 27 27 27 27 23 23 27 27 27 27 27 27 23 23 27 27 23 23 27 23 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>Rs.</td><td></td><td>Ris</td><td>Carried Specifical</td><td>Rs.</td><td></td><td>z.</td><td></td><td>Rs.</td><td></td><td>R.</td><td></td><td>R3.</td><td></td><td>Rs.</td><td></td></t<>						Rs.		Ris	Carried Specifical	Rs.		z.		Rs.		R.		R3.		Rs.	
33 36 29 29 37 27 27 27 27 27 27 27 27 27 27 27 27 27 27 27 23 27 2	. 8561				•	:		30	.37	*	.39			:	:	:	:	:	•	\$	3
	. 6561	•		•	•	:	:	31	.36	In Sh. 1	.23			13	• 18	z.	.25	:	:	120	97.
	1960	•	•	•	•	:	:	eg.	83	29	.37		O.	27	127	23	97.	:	•	661	Ŗ
	. 1961	•	•	•	•	:	:	36	727	3	*		.25	\$.\$1		.43	8	64.	\$	8
	1962-63 .		•	,	1		8	803	. 26	85	.58		. 26		. 78		85	8	8 5	\$ 4 5	*
	1963-64	•	•	•	•	187	16.	16	.43		94.		94.	2	.38		<u>;</u>	73	.43	693	.51
	1964-65	•	•	•	•	186	. B.	112	*				.45	8	Ý.		.33	011	.¢3	757	. 30
	1965-66	•	-	•	٠		19.	73	.56		19.		*	100	œ.		.33	. 151	.78	807	.47
32 - 37 - 35 - 30 - 30 - 30 - 30 - 31 - 31 - 31 - 31	. 19-9961	•		•			Ş	85	12.	6/1	.79		19.	111	¥.		93	. 061	88	1022	8
10 10 10 10 10 10 10 10 10 10 10 10 10 1	1967-68	•	•		•	228	.70	152	.43	506	÷	861	19.	193	. 26	139	•	221	.88	1337	.62

The % indicated is the ratio of the exponses to the first year and renewal premium income.

APPENDIX 47 (c)

(Chapter XII-Para, 12,5,5,)

EASTERN ZONE

Tabulating Machines (Rental and Maintenance)

(Amount in Thousands of Rupees)

Total for the Amount % 21 7 .27 4 3 . 25 .43 697 1628 1333 1484 1774 2159 1401 Rs. 22 54 . 54 .43 .27 ç 23 . 55 •49 Patna. % Amount 8 83 82 129 \$ Rs. Jamshedpur Muzaffarpur . 55 . 55 35 4 .78 % Amount 65 8 110 82 28 87 Rs. ŝ . 27 44 . \$9 .20 .57 .63 % Amount 32 8 95 163 IIO 113 141 RS. .34 .40 .39 .40 61. .25 21 Jalpaiguri % Amount % Amount 39 26 5 63 54 22 35 Rs. . 56 . 50 91. 18 . 12 . 17 80. Gauhati 70 61 64 9 22 62 14 . 25 .35 .48 £9. 32 61. 27 Cuttack % Amount 24 38 811 6 21 19 .65 . 29 . 29 . 55 .36 13 . 56 53 Asansol Amount % Amount 80 175 114 63 27 29 Rs. 9 .50 .44 .58 9 .41 ĭ 33 Calcutta 170 430 629 818 8 650 684 8 **261** 507 Rs. Year 1965-66 **1966-67** 1962-63 1964-65 1967-68 1963-64 1960 1958 1959 1961

The % indicated is the ratio of the expenses to the first year and renewal premium income,

APPENDIX 47 (d)

(Chapter XII : Para 12.5.5)

SOUTHERN ZONE

Tabe lating Machines (Rental & Maintenance)

Total for the Zone	*			.18	14	.15	11.	41,	61	ૂ લ ડે	.24	•
7	Amt.	R	231	238	247	323	538	549	678	863	1137	
Thanjavur	*		:	:	:	:	:	.17	.23	25	.58	3
Thar	Amt.	Rs.	:	:	:	:	:	27	33	. 33	34	Q
iđi	%		ıo.	:	:	\$.12	.13	. I4	•13	71.	
Udipi	Amt.	Rs.	H	:	:	6	37	4	49	Š	8	6
drvm	*		:	:	:	61.	.13	.13	£1.	1 4	91.	,
Madurai Machiliyatnam Trivandrum	Amt.	Rs.	:	:	:	47	53	55	19	74	83	110
atnam	%	21			S	.05	.15	.13	II.	11.	.12	.13
achiliy	Amt.	Rs.				13	54	46	45	47	\$2	79
urai M	%		10.			11.	81.	61.	17.	11.	91.	1.
Mad	Amt.	Rs.	H			43	22	4	%	49	Şı	y
abad	%					. 25	11.	OI.	.13	8	. 12	.03
Hyderabad	Amt.	RS.	14	14:		48	53	36	51	ŞI	74	9
atore	%		:	:	:	. 14	.12	II.	11.	13	\$I.	91.
Coimbatore	Amt.	Rs.	:	:	;	33	43	42	47	64	79	8
ore	%		:	:	:	13	.33	.35	.48	<u>‡</u>	. 39	.74
Bangalore	Amt.	Rs.	:	:	H	. 38	135	146	243	278	424	909
1	- 1		:	:	:	91.	or.	, %	%	or.	.11	12.
Madras	Amt. %	Rs.	:	:	:	48	46	40	48	80	8	187
Year	• •	:	. 1958	. 1959	. 0961	. 1961	1962-63	1963-64 .	1964-65 .	. 99-\$961	. 79-9961	. 89-7961

Nors: -The % indicated is the ratio of the expenses to the first year and renewal premium income,

APPENDIX 47(0)

(Chapter XII : Para 13.5.5)

WESTERN ZONE

Tabulating Machines (Rental & Maintenance)

(Amounts in thousands of Rupece)

Year			Bombay	nbay	Ahmedabad	dabad	Nagpur	our	Nasik	Sik	Poona	au	Rajkot	ğ	Satara	gt	Surat	æt	Tota the	Total for the Zone
			Amt.	86	Amt	%	Amt.	×	Amt.	34	Amt,	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
			Rs		Rs.	,	R.	11 T	.S.	1	Rs.		Rs.		S.	!	R.		33	
1958 .		•	106	.30	:	:	4.0				91	.07		:	:	:	:	:	\$5\$	\$1.
1959 .	•	•	134	.25	:	:	:	7 2						:	91	.13	:	:	8	8
1960 .	•	•	7.1	91.	:	:		गर्ज गर्ज					:	:	16	II.	:	:	38	91.
. 1961		•	153	·15	:	:	•	ठ	:	:	:	3	:	:	*	II.	:	:	8	<u>,</u>
1962-63	•	•	331	12.	:	:	80	.3%	:	:	:	:	:	:	\$	¥.	:	:	1616	Ÿ
1963-64	•	•	342	.21	:	:	72	ı£.	:	:	:	:	:	:	46	72.	:	:	1498	.31
1964-65	•	•	6 30	.33	:	:	7.5	.58	:	:	ч	ю.	:	:	25	. 28	:	:	1720	.33
1965-66			611	12.	:	:	80	72.	:	:	%	77	:	:	7.5	33	:	:	1788	.31
1999-67		•	820	.33	:	:	111	.36	:	:	\$.18	:	:	8	24.	:	:	2353	86
1967-68		•	903	18.	93	II.	314	. 39	*	.03	120	.33	۰	.03	178	8	m	Io.	2923	‡

Norm :-- The K indicated is the ratio of the expenses to the first year and senewal premium income.

APPENDIX 47(f)

(Chapter XII — Para 12-5-5)

TABULATING MACHINES RENTAL & MARITENANCE

Expenses of Central Office and Bonal Offices

Particulars		1958	1959	1960	1961	1962-63	1962-63 1963-64	1964-65	1965-66	19-9961	1967-68
1. Northern Zonal Office		51	73	हिंद्र स्टेब		9•	a Cal	4	22	98	801
2, Contral Zonal Office	•	:	:	मंत्र न				:	:	:	:
3. Eastern Zonal Office		46	80	JF	114	275	2.08	891	250	328	274
4. Southern Zonal Office		óra	238	377	4	.8	31	47	83	132	127
5. Western Zonal Office		4	64	*	ħ	147	77.	225	374	1611	1331
5. Central Office		:	:	2	110	220	177	159	801	44	497
	-										

APPENDIX 48
(Chapter XII—Para, 12.7.2)
Details of Publicity Expenses

	1965-66	1966-67	1967-68
	Rs.	Rs.	Rs.
Advertisements	10,73,512	11,19,379	7,98,843
Commercial Broadcasting			26,642
Hoardings:			1,22,423
Repairs, etc.	18,321	25,524	
Construction and Erection	73,839	73,111	
Site Rent and Licence Fee	77,737	47,339	
Neon Signs	1503		41,007
Repairs, Maintenance, Municipal Taxes	18,135	31,610	
Construction of Neon Signs	66,183	18,622	
Bus Panels			93,825
Display and Maintenance .	1,01,544	1,07,484	
Productions	80,202		
Exhibitions :—			
Fairs, Festivals, Selos and constructions, etc.	1,05,969	2,23,900	92,341
Slides:			42,802
Production	53,290	4,811	
Exhibitions	45,964	1,04,545	
Advert: Sement Pulls	32,370	22,018	9,091
Maintenance of Field Publicity Vars .	1,51,890	1,71,886	2,04,(58
Maintenance of Audio-Visual Equipment.	28,401	22,929	14, 450
Zonal House Magazines and Divisional Office News Letters	1,07,860	1,21,606	1,08, 453
Enamel Sign Boards for Agents and Development Officers	24,497	25,404	14,727
velot ment Onicers			

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APPENDIX 48

(Chapter XII — Para 12·7·2)

Continued

							1965-66	1966-67	1967-68
Miscellaneous	•	•	•		•	•	31,286	29,084	57,001
Poster Frames	•	•	•	•	•		50,440	34,945	7,32 2
Leaflets .	•	•		•	•	•	1,07,702	1,37,046	••
Exhibition of Film	18		•		•	•	76,637	36,419	1,44,768
Film Prints				•		•	41,316	8,902	
Panels				٠	· ·			4,500	••
Puppet Shows						54	i ajv	13,913	
Publicity Expenses	of I	orei	ign_D	eparu	ment		1,05,644	84,106	1,04,514
Publication of Sale	s Aic	is	•		•	94		••	1,07,369
Contingencies	•	•	•				2		3,379
						FF	24,80,420	24,71,177	19,94,340
CAPITAL ITEM	:								
Film Producti	ion			•			4,80,016	2,57,254	1,08,204

APPENDIX 49

(Chapter XIII—Para 13·6·2)

Particulars of Reissurances ceded from 11-57 to 31-3-68

Year			Reinsurance Premiums	Commissions	Claims	Profit Commission	Net outgo
195/ .	.•		32,99,224	[2,49,082	6,92,381	2,58,515	20,99,246
1958 .	•	•	32,32,012	2,40,771	10,03,533	1,33,172	18,54,536
1959 .		•	29,58,329	[2 ,13,331	16,52,572	60,620	10,31,806
1960 .	•	•	34,50,184	2,54.832	70,35,104	3,00,391	18,60,857
1961		,	29,88,386	2,15,354	15,06,285	2,99,372	9,67,375
τ962-63			*32,62,203	2,14,478	12,43,156	5,77,901	12,26,668
1963-64			29,65,242	1,89,754	11,17,882	3,77,192	12,80,414
1964-65		•	24,92,825	1,33,088	11,81,033	3,95,62 9	7,83,075
1965-66		•	23,63,229	1,16,718	11,34,219	3,17,214	7,95,078
1 966-67	·		24,67,500	1,35,978	13,72,000	2,72,798	6,86,724
1967-68@	-		18,79,853	86,467	7,66,244	2,22,178	8,04,964

^{*15} months.

[@]These are estimates—as the accounts for one reinsurer have not been ready.

APPENDIX 50
(Chapter XIII—Para 13.6.2)

Particulars of Reinsurances Accepted (from 1962-63 to 1967-68)@

Year			Premium	Commission	Claims	Profit Commission	Net income
			Rs.	Rs.	Rs.	Rs.	R8.
1962-63*			40,151	17,256		••	22,895
1963-64	•		83,851	27,932		1,603	54,316
1964-65		•	1,24,476	27,955	••	9,328	87,193
1965-66	•	•	2,36,274	55,155	70%	22,315	1,58,804
1 966-6 7	•	•	3,84,740	76,592	9,526	35,048	2,63,583
1967-68			4,61,731	38,676		1,48,461	2 ,7 4 ,594.

^{•15} months.

 $[\]tilde{a}$ In respect of earlier years, there are no such transactions.

APPENDIX 51

(Chapter XIV—Para, 14.4.5)

Illustrative Summary referred to in paragraph No. 14.4.5.

I. BLIMINATION OF DUPLICATION OF WORK

Present system	Extent of duplication	Suggestion
To The duplicate and original copies of Depoisits Cash Book are maintaned by the Branch and Divisional—Office respectively. All disposals of deposits have to be noted by both of these offices in the cash Books.	in same cash books by	If deposits Accounting is mechanised noting by one of the offices can be dispensed with.
are prepared by the Divisions and sent to Branches for issue. After issue the counterfoils of the receipts are returned to the Divisional Offices who check the same and issue the policy.	Counterfoil prepared by the D. O. and sent to Branch is returned after issue. While this is sent it has to be checked and again, after return it has to be checked; additional movement of papers.	The Divisional Office may issue the receipt itself and take further action on the counterfoil.
ings Scheme policies and policies with monthly mode of premium payment the 2nd and 3rd instalments of premium though collected with first premium are adjusted later by Branch/P.H.S. Dept. of D.O.	The same records have to be looked into by two different departments for effecting premium adjustment; additional movement of papers.	The Divisional Office New Business Dept. may adjust the 2nd and 3rd instalment of premium with the First Premium.
4. In the case of revivals, alterations, etc. the receipts are prepared by the Divisional Office and sent to Branches for issue.	The same deposit records have to be looked into by two offices for completing the revival etc.; additional movement of papers.	The Divisional Office uself may issue these receipts by adjusting Branch deposits.
	Disadvantages	
II. BOOKS OF ACCOUNT		
 "Remittances Received" re- gister is maintained sepa- rately from Income Cash books. 	Same particulars of the remittances have to be entered once in "Remittances Received Register" and again in the cash books.	The register may be combined with the cash books and the accounting mechanised.

APPENDIX 51 (contd.)

·6. The Banking Dept. of Analysis Central Office maintains 7 Cash books in respect of investments and incomefrom investments. In Ge-

Disadvantages

Suggestion

neral Accounts Section of Central Office 2 consolidating summary books are maintained.

Present system

work increased due to multi-plicity of books. Hence more time is spent in preparing final accounts. More space is also required.

'By the mechanising accounts work all these 7 books can be combined into one book and the 2 consolidating books can be deleted.

III. ISSUE OF RECEIPTS

Present system

7. Receipts are issued by manual process.

Disadvantages

Work is slower; more internal controls—requir-ed to prevent defalcation and these mean more cost.

Suggestion

Cash Register-Machines may be used.

IV. DESPATCH OF CHEQUES

8. Commission cheques for amounts less than-Rs.500/have to be despatched under -certificate of posting.

Increase in postal—expenses; delay in—despatch of cheques; clerical cost of despatch is also more.

Such cheques may be marked "Not negotiable" and sent by ordinary post.



APPENDIX 53

(Chapter XV-Para. 15.5)

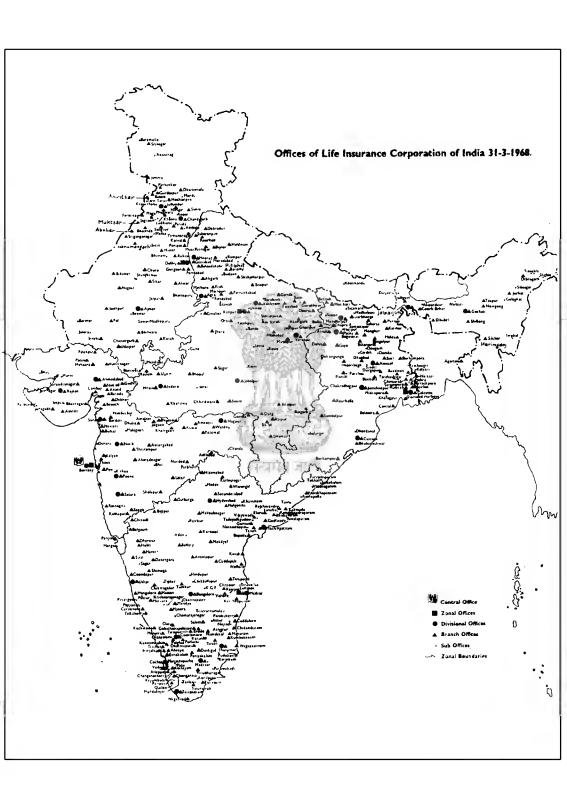
INTERNAL AUDIT DEPARTMENT

Statement showing the number of Audit Teams as at the end of every Financial Year

Internal Audit Departments		1958	1959	960	1961	1962	31-3-63	31-3-63 31-3-64	31-3-6	31-3-66	31-3-67	31-3-68
Western Zone		∞	6	6		(E)	OI	H	ä	٥	Ħ	11
Central Zone		0	c or	9	S	5	5	Ŋ.	s	'n	ъ,	9
Northern Zone		:	۰-, :	60		9	9	•	9	•	7	7
Southern Zone		7	6	01	00	00	8	œ	11	OI	II	
Eastern Zone .	•	9	01	01	01	11	13	12	11	CI.	11	12
Central Office		:	:	:	:	:	:	H	M	н	H	Ħ
TOTAL	1	30	38	38	39	14	4	£ 1	#	6	*	8

Nora :--(1) In the years 1958 and 1959 the Audit Departments for Central Zone and Northern Zone functioned as a combined office at Kanpur and was looked after by one Internal Auditor with common sudit teams.

(2) Audit Teams for the General Insurance Business were added in 1967 and 1968.



APPENDIX 53

(Chapter XV—Para, 15.5)

(Chapter AV -rata, 15.5)	Internal Audit Department	Statement of Expenses incurred in each Accounting Year

į

(Amounts in thousands of Rupees)

1967-68	 - -	60,6	11,22	2,52	1,82	24.65
1966-67		8,97	9,56	2,38	1,32	22,23
1965-66		8,14	8,51	1,85	1,17	296 1
1964-65		6,02	6,75	1,92	1,04	15,73
1963-64		5,58	6,17	1,53	1,07	14,34
1962-63 1963-64 15 months		6,41	8,01	2,56	1,28	18,26
1961 I		4,75	5,36	1,83	8	36
1960		4,60	3,37	1,49	9‡	9,92 12
1959	이번 원이기	3,97	2,28	1,22	14	7,61
1958	Separate figures	available.				
	ances, Over-	٠	•	•	• '	•
	allow.	•	ass IV	S _S	•	•
	Salaries (including all allowances, P. F. Contributions, Over-time, etc.)	Class I Officers	Class III and Class IV	Travelling Expenses	Other Expenses	Total

APPENDIXES4 [74] 72[C] (Chapter XV—Para i 15 · 12)

Statement showing Salaries, Travelling and Miscellaneous Expenses of the Inspection Department of the Corporation

Details		1958	1959	0961	1961	1962-63	1962-63 1963-64	1964-65	1965-66	19-9961	1967-68
Saiaries (including all allowances, P. F. Contributions, Overtime, etc.)	il allowances is, Overtime	6		रिक्री वन्त्र		3,14,657	3,07,775	3,20,510	4,21,929	5,42,931	5,70,048
Travelling Expenses	•	. 33,617	15,199	38,558	47,372	76,075	89,246	83,174	79,122	85,160	89,087
Miscellaneous	•	. 1,813	2,296	2,536	2,746	2,981	3,480	7,074	6,519	8,498	9,754
TOTAL	•	35,430	17,495	41,094	\$0,118		3,93,713 4,00,501		5,07,570	4,10,758 5,07,570 6,36,589	6,68,889

Note:-1. The figures of Gross Salary and allowances drawn during accounting periods prior to 1-4-1962 are not available.

2. Travelling expenses and Miscellancous expenses incurred by the Inspection Team at Bombay and the Inspection Co-ordination Department at the Central Office, from part of the Central Office expenses and are not available separately.

APPENDIX,56

(Chapter XVIII, - Para 18.4.5)

Statement showing Growth in Number of Various Types of Offices and New Business of the L.L.C.

Period						Num Divi	Number of Divisional	Number of Branch &	Number of Development	£New Business (in crores of Rupees) (in India)	s (in crores of India)	Business in force at the end of
						Ö	Offices	Sub-Offices	Centres	Total	Rural	India (in crores)
1-1-1956 to 31-12-1957		.					33	240	•	328.08	N.A.	1374
Y.E. 31-12-1958		•	•	•	•	,	33	322		337.45	N.A.	1584
Y.E. 31-12-1959	•	•	•	•	•	ন্ত্ৰ	75	345		417.69	N.A.	1855
Y.E. 31-12-1960	•	•	•	•	•	III E	35	387	74	486.02	N.A.	2176
Y.E. 31-12-1961	•	•	•	٠	•	- - 13	35	442	131	598·79	182-59(30-5)	;) 2623
Y.E. 31-3-1963 (15 Months)	Months)	•	•	•	•	्र न	98	519	175	734-72	233.45(31.8)	3051
Y.E. 31-3-1964	•	•	•	•	•		36	528	183	692.50	209.40(30.2)	2) 3458
Y.E. 31-3-1965	•	•	•	•	•		36	533	181	26.689	197.84(28.7)	7) 3766
Y.E. 31-3-1966		•	•	•	•		36	539	9/1	789.20	220.62(28.0)	5) 4282
Y.E. 31-3-1967	•	•	•	•	•		36	549	162	757-86	217-22(28-7)	7) 4593
Y.E. 31-3-1968	•	•	•	•	٠		36	549	152	835.28	235.46(28.2)	2) 5116
	1								151,000			

Notes: (r) N.A.—Not available.

⁽²⁾ Figures within brackets indicate percentage of rural business to total business.

^{£(3)} The figures do not include Indian Register business from foreign countries direct.

APPENDIX 57

(Chapter XVIII;-Para, 18:4-6)

Statement showing growth of the Offices of the L. I. C .- Zonembs:

					5	Central Zone	e e		Lastern Zone	Lone			Southe	Southern Zone	2	À	Western Zone	Zone			Total	=	
r-12-1957 , 4	7. Bra	n- Sut	Div. Bran. Sub. Dev. Offices ches Offices Cen- tres	Div. Offia	Bran- ches	Sub- Offices	Dev. Cen- tres	Div.	Bran- ches	Sub- Offi- ces	Cen- tres	Div. Offi-	Bran.	Sub-	Div.) GO Se Se Se Se Se Se Se Se Se Se Se Se Se S	Bran- ches	Sub- Offi-	Dev. Cen-	Div. Offi-	Bran- che g	Sub-	Dev. Cen-
4 . 12-1958 . 4	27	:	:	٧.	8	н	:	∞	12	1.	:	∞	4	36	:	∞	1 2	7	:	2	1 6	İ	
	27	6	:	٠	39	18	:	00	55	30	:	00	43	71	:	00	45	. 41	:	3 5	506	114	: :
31-12-1959 4	34	6	:	9	45	61	:	00	-\$6	30	1	80	57	30	:	00	1 0	17	:	4.	240	. 00	:
31-12-1960 . 4	38	15	1	9	7	23	81	00	62	2.3	12	00	63	36	29	00	7.	SI	m	. 8	267	921	7.4
31-12-1961 . 4	49	27	19	7	24	22	30	08	6.4	28	27	œ	78	39	4	90	6.5	91	13	3.5	310	132	131
31-3-1963 . 4	57	29	2.5	7	9	7,	9	8	69	3.5	-46	6	89	9	89	œ	65	28	30	36	340	179	175
31-3-1964 . 4	9	27	25	7	69	17	64	00	71	30	45	6	IIo	46	33	30	69	20	31	36		149	183
31-3-1965 . 4	64	25	23	7	69	16	49	00	711	30	4	6	110	47	37	တ	74	27	28	36	388	145	181
31-3-1966 . 4	9	56	61	7	6	91	œ.	8	7.1	30	43	6	111	49	39	∞	**	17	27	36	101	138	176
31-3-1967 . 4	99	24	81	7	65	12	45	20	11	78	38	0	911	47	35	o c	96	15	*	36	414	13.5	162
31-3-1968 . 4	. 65	77	61	7	65	12	9	20	77	56	37	6	911	84	3.2	8	I 16	15 2	2.4	36	414	135	25

APPENDIX 58

(Chapter XVIII: Para. 18.4.6)

Statement showing growth of New Business of the L. I. C.—Zonewise

(In crores of rupees)

(Business within India)

Year/Period.		•	Whole		ion Nor	thern Zo	Corporation Northern Zone Central Zone	ral Zone	Easter	Eastern Zone	Southe	Southern Zone	Western	n Zone
			Total	Rural	Total	Rural	Total	Rural	Total	Rural	Total	Rural	Total	Rural
1-9-1956 to 31-12-1957			328.08	N.A.	45.00	A.Z	45.13	N.A.	62.92	N.A.	87.48	K	36.68	Y Z
8561	•		337.45	N.A.	42.89	Z.A.	43.62	Y.A.	78.78	Y Z	80.06	\ 2	83.30	7
6561	•		69.414	Ä.Ä.	54.09	N.A.	54.48	Z.	21.90	Z	113.01	7 7	90.00	Y 7
			486.02	N.A.	72.93	A.A.	63.50	N.Z.	113.28	Ϋ́	122.85	Z	24 46 113.46	i Z
1961	•	•	898.79	182.59	96.96	28.99	79.32	10.0	198.91	39.15	151.68	64.47	132.50	23.40
Period ending 27.2.62				(30.5)	当	(30.1)				(28.2)	1	(42.5)	,	(17.7)
50-5-16 Simple point			/34./2	(33.45) (31.85)	114.77	30.93	104.92	- 1	141.25	46.11	201.66	86.36	172.12	29.22
1963-64 · · ·			692.50	209.40	103.00	24.67	89.66	32.38	135.54	43.90	186.41	78.95	173.87	29.50
1064-68		•		(30.7)		(24.0)				(32.4)		(42.4)		(i.7.0)
			76.600	197.84 (28.7)	93.28	20.59	86.88	28.73	141.55	45.59	184.27	73.16	181.59	29.77
1965-66	•		789.20	220.62	106.57	24.22	99.40	31.33	164.18	49.29	211.40	87.07	7 207-65	
1.066_64				(28.0)		(22.7)		(31.5)		(30.0)		(36.3)	3	
/0-0061			757.80	$\frac{217.22}{(28.7)}$	97.5I	20.68 (21·2)	16.96	33°14 (34°2)	90.9\$1	47.71	210.88	84.67	o \$. 961	31.02
1967-68		œ.	835.28	235.46	113.47	24.95	114.56	36.94	166.38	53.98	216.98	82.08	223.80	26.67
				(2,92)		(55.0)		(32.2)		(32.4)		(38.2)		(16·3)

Notes: (1) N.A. — Not available.
(2) Figures within brackets indicate percentage of rural business to total business.

*(3) The figures for the "Whole Corporation" do not include Indian Register business from foreign countries direct.

APPENDIX 59

(Chapter XVIII - Para 18 · 11 · 9)

Chart showing Functions of the various Offices of the Life Insurance Corporation of India

(NOTE :-- Functions pertaining to the General Insurance Department have not been included)

Branch Office	(a) Policy matters relating (a) Transmission of literator to and drawing up of ture to the Divisional ture to Branches. To and drawing up of ture to the Divisional ture to Branches. Prospectus premia rates offices. (b) Standards regarding (b) Directions to Divisional to Division	· · · (c)	(a) Scrutiny and registrations of proposals; forwarding same to Divisional Office; Follow up of incomplete proposals issue of First Premium Receipts.
Divisional Office	(a) Distribution of literature to Branches. (b)	: (9)	(d) Underwriting standard lives upto Rs. 1 lakh. sub standard lives upto Rs. 50,000; upto Rs. 3 lacs in certain classes of business, follow up of incomplete, proposals; Age admission at proposal stage; Printing and issue of policies; Maintenance of proposal Index gends & declined index cards—Maintenance of valuation and premium Master Cards and Adrema Plates.
Zonal Office	(a) Transmission of literature to the Divisional Offices. (b) Directions to Divisional Offices regarding underwriting procedures in the light of C.O. instructions.	:	(d) Underwriting standard lives above Rs. r lakh, upto Rs. 2 lakhs; substandard lives above Rs. 50,000 and beyond Rs. 3 lakhs in certain special classes of business.
Central Office	(a) Policy matters relating to and drawing up of prospectus premia rates and policy conditions. (b) Standards regarding underwriting procedures. forms—review thereof.	(c) Reinsurance arrangements (c)	(d) Underwriting standard lives beyond Rs. 2 lakhs and sub-standard lives beyond Rs. 1 lakh.
Functions	I. ACTUARIAL (A) New Business		

:	(f) Payment of Medical fees; maintenance of medical examiners' records; Ensuring equitable distribution of cases among medical examiners.	ca- (a) Acceptance of premiums on required for revival and pto advising the Divisional nd- Office for further action, Rs.	(b) Attending to simple querries from policy-holders re: premium and premium payments.,	(c)(f) Collection of premiums & other amounts in default; issue of other default notices.	(ii) Maintenance of policy registers files & index of the Branch.	(iii) Assistance to Policy-holders in these mat-
(e)	(f) Appointment of Medical Examiners; maintenance of medical examiners' records and index cards ensuring equitable distribution of cases among medical examiners.	(a) Underwriting revival cases upto Rs. 1 lakh on standard lives and upto Rs. 50,000 on sub-standard lives and upto Rs. 3 lakhs in certain special classes of business.	(b) Technical advice in res- (b) Correspondence with po- (b) Attending pect of procedures, pro- licy holders on all matures. blems, etc., as transmit- ters relating to services, holders reted by Central Office.	(c)(i) Issue of premium notices and final default notices.	(ii) Maintenance of policy registers, files and index of D.O.; Adrems plates & valuation & premium master cards.	(iii) Registration of nominations and assignments.
: (2)	(f) Rules for Medical examination and supervision over medical examiners' appointments.	(a) Underwriting revival cases on standard lives above Rs. 1 lakh upto Rs. 2 lakhs; on substandard lives above Rs. 50,000 upto Rs. 1 lakh and beyond Rs. 3 lakhs in cretain special classes of business.	(b) Technical advice in respect of procedures, problems, etc., as transmitted by Central Office.	(c)(i) Dealing with references and as when received.	: (j)	(iii)
(e) Mortality investigations	: (f)	(a) Policy and procedure relating to revival of lapsed policies, review of underwriting methods, underwriting of revival cases on standard lives beyond Rs. I lakhs and sub-standard lives beyond Rs. I lakh.	(b) Technical advice in respect of procedures, problems and individual references—circulars on the subject.	(c)(t) Policy decisions re: functions including claim settlement.	; ;	(iii) :
		POLICYHOLDERS SERVIGING				

Functions	Centr	Central Office	Zonal Office	Оffice	Division	Divisional Office	Branch Office
	(iv)	:	(iv)	:	(iv) Alteral	(iv) Alterations and paid up— actions	(w)
	(e)	:	(v)	:	(v) A.N.F. records.	. Notices and is.	
	(8)	:	(vi)	:	(vi) Loans on p	(vi) Loans on policies and surrenders.	(vi) Collection of Loan interest.
	(vii) Ez-gra settle above	(vii) Ex-gratia payments in (vii) Sanction settlement of claims of deal above Rs. 10,000/- I lakh gratia	vii) Sanction of death r lakh an gratia p Rs. roo	of death claims of Rs. I lakh and above; exgratia payments upto	(vii) Settlem claims death cl	Settlement of maturity claims and payment death claims upto Rs.	
	(viii)	:			(viii) Age a issue	Age admission after issue of Policy.	(viii) Assistance to Policy-holders in these matters.
	(ix)	:	8 8		(tx) Follow up nent of an in deposit.	Follow up and adjust- ment of amounts kept in deposit.	(ix) Follow up and adjust- nent of amounts kept in deposit under D.O.s direction.
ACTUARIAL PURE	Actuarial Valua Corporation.	Actuarial Valuation for the Corporation.	Actuarial valuation of the policies relating to the Zone as directed by the Central Office.	uarial valuation of the policies relating to the Zone as directed by the Central Office.	Compilation of data s Division	Compilation & submission of data schedules of the Divisions for valuation.	:
II. ACCOUNTS:	(a) Standar view of cedure	(a) Standardisation and review of Accounts Procedure and forms.	(a) Advice to D.Os on accounting matters procedures.	D.Os on a g matters and s.	(a) Guidance to respect of ounts as may tained by the	Guidance to Branches in (a) respect of such accounts as may be maintained by them.	
	(b) Budget for solidation of gets to prefor Corpn. Review of	(b) Budget for C.O., consolidation of Zonal budgets to prepare Budget for Corpn. Review of Budget.	(b) Budget fi solidated Zone—Re get of Zon if necesso	(b) Budget for Z.O., consolidated budget for the Zone—Review of Budget of Zone & Divisions, if necessary.	(b) Budget for D. solidated budge Division—Revibudgets of the and Branches.	O.; coner for the ew of Division	(b) Preparation of Branch Budget for certain items for inclusion in budget of the Division.

(c) Maintenance of daily cash income books, cash paid books, Bank A/c, collecting Bank A/cs and submitting same to D.O. periodically.		(0)	: ()	·· (5)	(h) Settlement of agents' Commission on first instalment of premium.	(a) Review of Dev. Officers' business progress & their tours and development of Branch Office Submission of periodical business statements to the Divl. Office.
(c) Maintenance of accounts for D.O.—Preparation of trial balance for the Division after scrutiny of Branch Returns.	··· (p)	: (9)	: S	· · · · · · · · · · · · · · · · · · ·	(h) Settlement of renewal bonus & herediary commission to agents and maintenance of their accounts,	(a) Execution of Development programme for the Division—Review of Devl. Officers work, Branch progress and tours of Branch Officials—Branch Managers,
(c) Maintenance of accounts for Zonal Office—prepa- aration of consolidated Accounts for the Zone'	(p)	. (0)	(J) Manutenance of Provident Fund accounts for the Zone. (Note:—The P. F. Accounts for C. O. staff are maintained by the Western Zonal Office).	(g) Maintenance of house property for the Zonal area.	•• (y)	(a) Implementation of Dev. programme for the Zone —Review of progress—Divisional Managers' conference in that connection.
(c) Maintenance of accounts for Central Office & Consolidation of Zonal Accounts to prepare Revenue A,c and Balance sheet, arrangement for audit.	(d) General Accounts for investments of the Corporation (other than real estate) [Please also secitem No. (c) under Investment functions].	(e) Returns under the Insurance Act.	स्त्रम्य नयन : S	(8)	<i>(h)</i>	(a) Planning of Development of new business—opening of new offices—Review and subsequent steps.
						III DEVELOPMENT OF BUSINESS

	Central Office	Zonal Office	Divisional Office	Branch Office
			conference — Supervision & control over Branch Field organisation.	
(b) Pol to De in c	(b) Policy matters relating to Branch Managers, Dev. Officers and Agents in consultation with Personal Department.	(b) Maintenance of Service (b records for Development? Officers, promotion, dismissal etc. of Dev, Officers.	(b) Maintenance of Agents & Development Officers records; all administrative matters connected with Development Officers.	(b) Maintenance of Agents and Development Offi- cers' records.
(c) Tra Bra Off	(c) Training programmes for Branch Managers, Devi. Officers and Agents.	(c) Implementation of train- (c) ing programme for Branch Managers and Development Officers.	(c) Training programme for Agents.	:
(d) De	(d) Development Research	(b)		(4)
(e)	:	(e) Organisational and cost (e) (budget) control over Branches and Development Officers.	cost (e) Maintenance of Business over records of agents, Dev. officers and Branches— —Compilation of centre wise business records Cost (Budget) control.	(e) Maintenance of Bevelopment Officers & Agents Business records.
Pla fop Divi	(f) Planning for rural development and guidance to Divisions on organisational matters.	(/) Planning for rural deve- () lopment and guidance to Divisions on organisational matters.	(f) Guidance to Branches (f) on rural development and organisation.	:
(å)	:	·· (8)	(g) Renewal of Agents' li- cence—extension of ag- encies.	(g) Appointment of agents and procuration of icence for them.
(%)				

Functions

Policy FOREIGN BUSINESS: IV. DEVELOPMENT OF

control of the foreign business of the Corporation in all its aspects.

supervision

V. PERSONAL AND ES-**TABLISHMENT**

(A) Personnel

(a) Policy matters relating to all categories of staff transfers

(a) Advice and direction to (a) Dealing with personnel matters under directions of Zonal Office & Central Office. matters-enforcement of service rules at all offices may be decided by Cenin the Zone-Implementation of recruitment, promotion, transfers and Divisional Offices disciplinary action tral Office.

disciplinary action etc., Consideration of de-mands of and negotiaregarding recruitment, requiring consideration at Centindividual tion with various staff statistics - Parliamen-Associations-Matters relating to bary matters. promotion, employees

(b) Maintenance of service (b) Maintenance of service records for all administrative staff in the Zone, (b) Maintenance of service records for all officers of the Corporation and other staff at C.O.

(c) Maintenance of leave accounts, payments and office other matters pertainstaff. accounts, payments and (c) Maintenance of leave other matters pertain-ing to Central Office staff.

Zone according to procruitment of Class and IV staff in (d) Direct recruitment of (d) Supervision over Class I Officers and cruitment of Class cedure. determination of general procedure for recruit-ment at Zonal and Divisional level-Recruitment of staff for C.O.

(h) Maintenance of service records for all administrative staff at the Branch, records for all administrative Staff in the

Division.

accounts and payments to Branch staff. (c) Maintenance of leave (c) Maintenance of leave accounts, payments and other matters pertaining to Divisional Staff.

Class III and IV staff for (d) Recruitment of the Division.

the

Functions	Central Office	Zonal Office	Divisional Office	Branch Office
	(e) Procedure for training programme for officers and staff—Rules for Departmental promotion tests.	(e) Implementations of training programme for staff and departmental promotion tests according to procedure.	(e) Execution of training (c) programme for staff and conduct of examinations.	:
	(f) Fixation of Powers under staff regulations and financial powers.	· · · · · · · · · · · · · · · · · · ·	(j) : (β	·
	(g) Sanction for writing off loss on sale or book value of assets.	(g) Sanction upto Rs. 1000 (g) Writing off as directed for writing of loss on by the Zonal Office. salets.	(g) Writing off as directed (g) by the Zonal Office.	:
	(h) Work relating to the (h) Board and various com- mittees (except Invest- ment committee.)		(£)	:
tablishment	(a) Inventory for mainten- ance of furnitures equip- ment at Central Office. Purchase for Central Office—Sanction for purchase of non-stand- dard items costing above Rs. 5,000.	threntory for and main-(a' tenance of furniture and cquipment at Zonal Office—purchases for Z. O. sanction for purchase of non-standard items cost (above Rs. 1000, upto Rs. 5,000).	(a) Inventory for and main-(a) Inventory for and main-tenance of furniture and tenance of furniture and cquipment at Zonal equipment at D.O.— Cquipment at Zonal equipment at D.O.— Cquipment at Branch. Z. O. Sanction for pure etc. at Branch—Purchase of non-standard chase for D. O.—Purchase items cost (above Rs. 1000. of non-standard items upto Rs. 5,000).	Inventory for and main- tenance of furniture and equipment at Branch.
	(b) Sanctiohing major re- (b) pairs to equipment costing more than Rs. 5000. Maintenance of staff cars.	(b) Sanctioning major re- (b pairs to equipment costing more than Rs. 1,000 upto Rs. 5,000 Maintenance of staff cars.	(b) Executing repairs to (b) As equipment upto Rs. 1000.	(b) Any execution of repair as may be directed by the D.O.

© •	(d) Inward and Outward Mail Services for Branch Office.	(c) Sale of these equipments as directed by Divisional Office.	· ·	(g) Organisation of Con- ferences at Branch Office,		:
(c) Stationery and literature supply to the Divisional office and branches.	(d) Inward and Outward Mail services for D.O.	(e) Sale of these equipments as directed by Z.O.	(J): Capital Budget for Division,	(g) Organisation of conferences at Divisional Office.		; ·
(c) Printing of forms etc. for the Zone—Stationery and Literature supply to D.Os. stationery supply for Z. O. departments.	Outward (a) Inward and Outward or the Mail service for Zonal Office.	(e) Sale of scrapped (equipment) and sale of surplus equipment upto Rs. 2,000.	(f) Capital Budget for Zone (f); Capital Budget and Zonal Office. Division,	(g) Organisation of conferences etc., at Zonal Office.		· · ·
:) Printing of Literature Stationery supply to the departments of the Central Office.	(d) Inward and Outward Mail service for the C.O.	(e) Sale of surplus or scrapped equipment at Central Office, Sanction for sale of surplus materials above Rs. 2,000.	(f) Capital Budget of Water (f) Coolers, Franking ma- chines, Staff Cars, Policy, decision for supply, decision for approval of models of equipments, fixing servicing arrangement.	(g) Organisation of conferences, etc at C.O.		(a) Investment Policy and (a) investment of Funds as may be advised by the Investment Committee or approved by the Executive Committee or Board,
					VI. INVESTMENT:	(a) Stock Exchange

Functions	Central Office	Zonal Office	Divisional Office)ffice	Branch Office	ffice
	(b) Redemption of Securities.	(9)	(9)		(9)	
	(c) Investment Ledgers (Please also see items (d) under Accounts functions).	:	· ②	J	9	:
	(d) Statutory Returns	(<i>b</i>)	(<i>a</i>)		(g)	
	(e) Investment Research .	(9)	; (9)	_	(e)	:
(B) Buildings	(a) Planning and Implementation of building construction programme—Development of Corporation's Properties.	- (a) Supervision of all building activities in the Zone.			(a)	:
	(b) Preparation of budget for the building programmes of the Corporation.	(b) Preparation of budger relating to the buildings in the Zone.	(<i>b</i>)		(9)	
	:	(c) Maintenance of existing (c) Repairs to house proreal estate repairs upto perties upto Rs. 1,000 Rs. 10,000 legal action connected therewith.	g (c) Repairs to house pro-	use pro- (¢) Rs. 1,000		•
	· · ·	(d) Collection of rent., letting out premises upto Rs. 1,000 p.m., payment of house property expenses at Zonal Headquarter.	(d) Collection of rent and payment of house properties expenses in the Divisional area as ordered by Zonal Office.		<i>(d)</i>	ī
(C) Mortgages	(a) Policy decisions and procedural matters.	(a)	(a) :	(c)	~	•

:	:		:	:	:	:	:
(Q)	(9)		(e)	S	(8)	(6)	(9)
:	:	above (1) Sanction of loans upto Rs. So,000/ Payment of charges in respect of the properties in possession; payment of expenses incidental		Supervision of OYH Loans and maintenance of relative accounts.	(g) Scrutiny and forwarding of proposals for higher amounts (OYH Loans) to Zonal Office.	s may be directed by he Zonal Office.	:
(9)	S	(J) Sa RS. Pay rest in	<u> </u>	S 3.2	(g) So in h	(a) A:	<u>@</u>
	:	(d) Sanction of Ioan above \$\frac{9}{4}\$ (d) Sanction of Ioans above Rs. \$2,50,000 upto Rs. 2,50,000.	9/14 9/14	(4) Supervision of more- (f) Supervision of OYH gage loans and maintenance tenance of relative accounts.	(g) Scrutiny and forwarding of proposals for higher amounts to Centrally Office.	(a) Legal matters pertaining (a) As may be directed by (a) As may be directed by to staff—legal advice. the Contral Office.	(b) Advice to Divisional Office on doubtful claims and decision-regarding repudiated claims.
gal and	Legal Penal	above !	cases			ertainin Ivice.	
b) Guidance on Legal and (1). Title matters.	(c) Appoinment of Legal Advisers and Pena Valuers.	Sanction of loan Rs. 2,50,000.	(e) Compromise of and writing off debts.	:	:) Legal matters por to staff—legal ad	:
6	<u>(3)</u>	B R	3	S	ે	a)	9
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Functions	Central Office	Zonal Office	Divisional Of	Branch Office
	(2)	(c) Legal Advice and sanction for all legal proceedings in the Zone.	(c) As may be directed by the Zonal Office.	· · · · · · · · · · · · · · · · · · ·
· ifi. Internal Audit :	(a) Policy matters relating to nature and procedure for internal audit and standards for drawing up reports.	; ·	; ;	(a)
	(b) Carrying out the Internal Audit of Central Office Accounts.	(b) The Zonal Teams under C. O. carrying out verifications and audits of all offices in the Zone and submit relevant reports to the audited unit. Zonal Office and Central Office.	(e)	···
	(c) Follow up of the compliance reports submitted by the Zonal Audit Department.	:	· · · (2)	:
	(d) Submission of periodical summaries of audit reports to Executive Committee.	(<i>q</i>)	·) · · · (p)	· · (p)
k.X. Inspection	(a) Policy matters relating to the nature and procedure for inspection and standards for drawing up reports.		(a) (a)	ĵ

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(9)	ତ	(a)	9	<u> </u>	(g)	(ø)
:	:	:	:	:	:	Implementation of activities as directed by the Zonal Office.
()	ુ	(3)	(6)	<u> </u>	જ	(a) Implementation activities as di the Zonal Offic
(b) The Zonal teams work under Central Office carrying out the inspection of all the Offices in the Zone and submit relevant reports to the unit, Zonal Office and Central Office.	: 3	(a)	: (6)	:	(p)	(a) Control over and review of publicity activities in the Zone and mobile publicity in the zone.
(b) Pollow up action in respect of the Inspection reports.	(c) Submission or periodical summaries of the eports to Executive Committee.	(a) Policy relating to O. & M. Work.	(b) Review of procedures in the light of experience with a view to simplify and mprove them.	(c) Examination of work loads staff requirements, etc.	(d) Suggestion or economy measures.	(a) Planning of Publicity (c programme, budget, allocation of sanction to various offices re- view of publicity bud- get.
		X. Organisation and Methods.				XI. Pablicity

Functions	Central Office	Zonal Office	Divisional Office	Branch Office
	(b) Public Reactions—Publication of "YOGA-KSHEMA".	· · · · · · · · · · · · · · · · · · ·	· · (9)	.: (4)
	(c) Preparation of sales aids.	: (2)	:	:
	(d) Special problems related to rural a development—maintenance of general contracts with Government Departments.	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	; ·
NII. Integration	isation of the work of lisation of the work of LH.O. and I.B.O. Units and ensuring a uniformit of procedures.	(a) Co-ordination of decentralisation of policies in consultation, with contral Offices and other Zonal Offices. Supervision over building up complete records for servicing for purpose of decentralisation—Accounting procedures for transfer of policies. Servicing of existing business of the units at Zonal	:	; :
	(b) Streamlining the precedure to expedite settlement of old claims and complaints from policy holders.	dquarter throto, i.B.O. grou	ups. the (b) Execution of the directors of Zot.al Office.	(b) Execution of the direction of Divisional Office,

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XIII. Electronic Data Pro- (a) Automation of the accessing.

tivities of the Corporation at present in an experimental basis.



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